



Wisconsin

Insurance Report

Jim Doyle
Governor



Jorge Gomez
Commissioner of Insurance

Business of
2002



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Jim Doyle, Governor
Jorge Gomez, Commissioner

Wisconsin.gov

125 South Webster Street • P.O. Box 7873
Madison, Wisconsin 53707-7873
Phone: (608) 266-3585 • Fax: (608) 266-9935
E-Mail: information@oci.state.wi.us
Web Address: oci.wi.gov

The Honorable Jim Doyle
Governor, State of Wisconsin
115 E. State Capitol
Madison, WI 53702

Dear Governor Doyle:

I am pleased to submit the 134th *Wisconsin Insurance Report* covering 2002.

Wisconsin's tradition of sound regulation, combined with strong consumer protections, continued over the past year. Highlights of OCI's accomplishments and innovations are as follows:

- ☐ Implementation of legislation and administrative rules relating to independent review organizations and grievances, Medicare supplemental and long-term care insurance, transitional treatment arrangements, small employer health insurance premiums, small employer uniform application and producer licensing and continuing education.
- ☐ Development of Small Employer Web pages to assist small employers with their insurance needs.
- ☐ Successful implementation of a second option for submitting rate and form filings over the Internet resulting in faster approvals and reduced errors in filings. Wisconsin continues to be a leader in the number of filings received electronically.
- ☐ Implementation of an electronic appointment and termination system that provides immediate updates to agent records, allowing them to begin practicing immediately.
- ☐ Participation, as one of nine states, in the National Association of Insurance Commissioners' Market Conduct Annual Statement pilot project, collecting and analyzing information on life and personal lines business.

Sincerely,

Jorge Gomez
Commissioner

Wisconsin

Insurance Report

Jim Doyle
Governor

Jorge Gomez
Commissioner of Insurance

Business of
2002

Our Mission. . .

**Leading the way in informing and
protecting the public
and
responding to their insurance needs**

Secretaries of State*

Ex Officio Commissioners of Insurance

Name	Residence	From	Term To
Llewelyn Breese	Prairie du Chien	January 3, 1870	January 5, 1874
Peter Doyle	Prairie du Chien	January 5, 1874	January 7, 1878
Hans B. Warner	Ellsworth	January 7, 1878	April 1, 1878

Commissioners of Insurance

Philip L. Spooner	Madison	April 1, 1878	January 3, 1887
Philip Cheek, Jr.	Baraboo	January 3, 1887	January 5, 1891
Wilbur M. Root	Sheboygan	January 5, 1891	January 7, 1895
William A. Fricke	Milwaukee	January 7, 1895	October 15, 1898
Emil Giljohann	Milwaukee	October 15, 1898	January 5, 1903
Zeno M. Host	Milwaukee	January 5, 1903	January 1, 1907
George E. Beedle	Embarrass	January 7, 1907	January 2, 1911
Herman L. Ekern	Whitehall	January 2, 1911	July 1, 1915
M. J. Cleary	Blanchardville	July 1, 1915	April 10, 1919
Plat Whitman	Highland	April 10, 1919	July 17, 1923
W. Stanley Smith	Ashland	July 17, 1923	June 2, 1926
Olaf H. Johnson	Gratiot	June 2, 1926	January 10, 1927
M.A. Freedy	Wauwatosa	January 10, 1927	July 1, 1931
H. J. Mortensen	New Lisbon	July 1, 1931	October 1, 1939
Morvin Duel	Fond du Lac	October 1, 1939	August 8, 1948
J. L. Sonderegger	Madison	October 1, 1948	December 1, 1948
John R. Lange	Madison	December 1, 1948	July 15, 1955
Alfred Van DeZande	Campbellsport	July 15, 1955	November 1, 1955
Paul J. Rogan	Ladysmith	November 1, 1955	July 2, 1959
Charles Manson	Wausau	July 2, 1959	September 15, 1965
Robert D. Haase	Marinette	September 15, 1965	September 7, 1969
S. C. DuRose	Madison	October 1, 1969	April 8, 1975
Harold R. Wilde	Madison	April 8, 1975	March 18, 1979
Susan M. Mitchell	Madison	March 19, 1979	July 31, 1982
Ann J. Haney	Madison	August 1, 1982	February 28, 1983
Thomas P. Fox	Madison	March 1, 1983	April 27, 1987
Robert D. Haase	Marinette	April 28, 1987	December 31, 1992
Josephine W. Musser	Madison	March 8, 1993	January 2, 1998
Randy Blumer	Madison	January 6, 1998	January 2, 1999
Connie L. O'Connell	Sun Prairie	January 4, 1999	January 6, 2003
Jorge Gomez	Milwaukee	February 17, 2003	

*By chapter 56, section 32, General Laws of 1870, the Secretary of State was Commissioner of Insurance ex officio until 1878. The Office of the Commissioner of Insurance was made elective in 1881. In 1911 the office was made appointive instead of elective.

Introduction

Every individual and business in Wisconsin depends upon insurance. Whether it is auto, home, life, or health, insurance plays an important role in people's lives. The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1870 and vested with broad powers to ensure that the insurance industry meets the insurance needs of Wisconsin citizens responsibly and adequately.

The importance of fair, effective, and timely regulation of the insurance industry, as well as continuing efforts toward health care reforms offer OCI a special challenge in meeting its public mission of leading the way in informing and protecting the public and responding to their insurance needs.

The major functions of the office include:

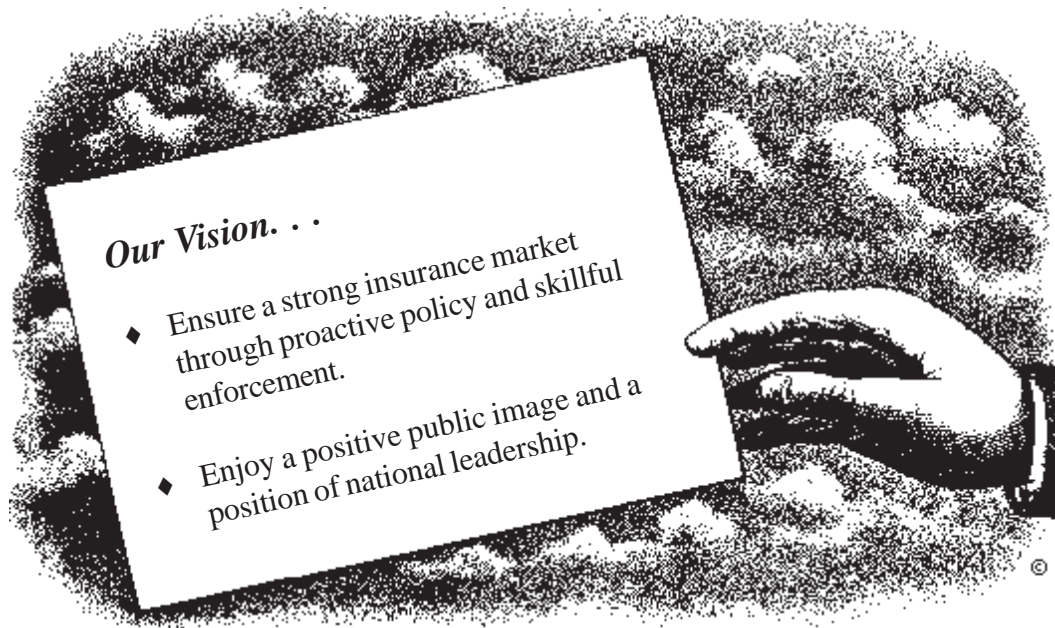
- Reviewing insurance policies that are sold in Wisconsin to determine if they meet the requirements of Wisconsin's laws.
 - Conducting financial examinations of domestic and foreign insurers to assure compliance with Wisconsin regulations and rules.
 - Monitoring the financial status of licensed companies and applicant companies to provide early warning of financial difficulty.
 - Issuing licenses to companies, agents, brokers, surplus lines brokers, managing general agents, reinsurance brokers and managers, and organizations including employee benefit plan administrators.
 - Examining and analyzing rates filed by insurance companies to determine if they are excessive, inadequate, or unfairly discriminatory.
 - Investigating and processing consumer complaints against agents and insurance companies and attempting to bring the matter to a fair and reasonable conclusion.
 - Researching special insurance problems through data collection and analysis and publishing conclusions and recommendations in special reports.
 - Developing legislation and promulgating administrative rules that ensure a strong insurance market through proactive policy and skillful enforcement.
 - Investigating and pursuing administrative actions against agents and insurers who violate Wisconsin insurance laws and regulations. Penalties include suspension or revocation of licenses and fines.
 - Conducting a comprehensive program of consumer education and public information to educate consumers about insurance through public speaking and distribution of information booklets and comparison guides.
 - Operating a state life insurance fund, a property fund for the property owned by local units of government, and a patients compensation fund insuring health care providers for medical malpractice.
-

Table of Contents

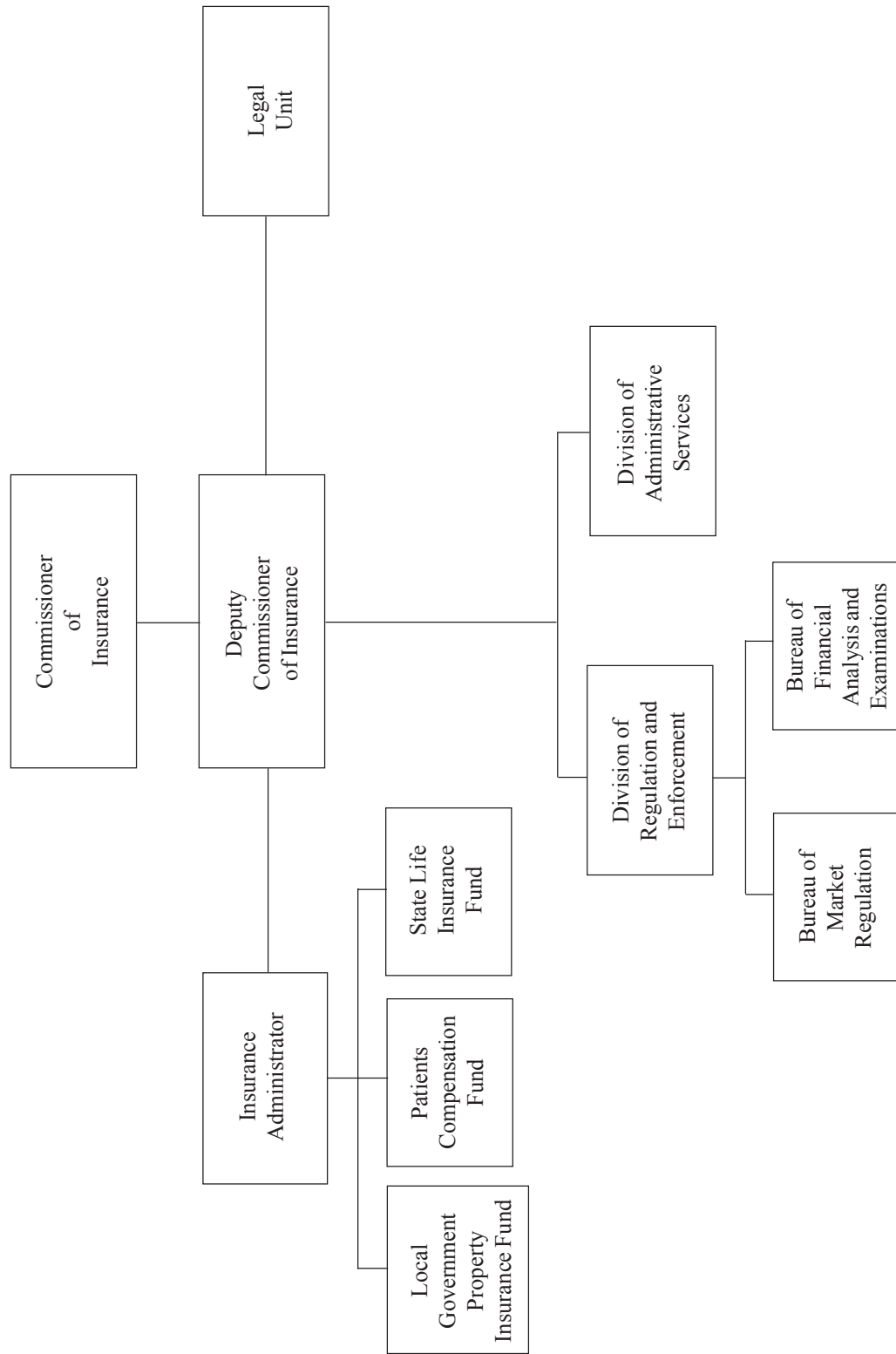
	Page
I. Administration of the Office	9
Organizational Chart	11
Organizational Structure	12
Office Personnel	13
Office Finances	17
II. Executive Actions	19
Regulatory Developments and Trends	21
Legislation	23
Administrative Rules	25
National Association of Insurance Commissioners' (NAIC) Activities	29
Advisory Boards and Councils	30
Bulletins to Insurers	32
Administrative Actions	34
III. Segregated Funds	57
Local Government Property Insurance Fund	59
Patients Compensation Fund	62
State Life Insurance Fund	66
IV. Division of Administrative Services	67
Information Services Section	69
Services Section	70
Business Services Section	72
Human Resources Section	73
Alternative Work Patterns	74
V. Division of Regulation and Enforcement	75
Bureau of Financial Analysis and Examinations	77
Companies Examined	78
Changes in Corporate Licenses	79
Companies in Liquidation	84
Bureau of Market Regulation	86
Agent Licensing Section	96
Commercial Liability Insurance Reports	97
Medical Malpractice Insurance Reports	101
Product Liability Insurance Reports	103
Consumer Publications	105

VI. Financial and Statistical Data	107
Notes to Tables	109
Explanation of Terms Used in Tables	110
Table A Insurers Authorized to Write Insurance in Wisconsin	111
Table B Wisconsin Operations of All Insurers by Type of Company	111
Table C Nationwide Financial Operations of Wisconsin Insurers	112
Table D Wisconsin Operations of All Insurers by Line of Insurance	113
Table E Wisconsin Market Shares	115
Table F Property and Casualty Insurers	129
Table G Life Insurers	155
Table H Other Health Insurers	171
Table I Town Mutual Insurers	175
VII. Directory of Licensed Insurers	179
VIII. Directory of Insurance Commissioners	277

Administration of the Office



**Organization and Staffing of the
Office of the Commissioner of Insurance**



Organizational Structure

The office is divided into the Insurance Administrator area, the Legal Unit and two divisions, the Division of Regulation and Enforcement and the Division of Administrative Services.

Insurance Administrator

This unit provides advice on executive matters affecting the office's goals and initiatives, directs the office's legislative initiatives, communications activities, and provides advice on technical insurance-related issues.

The OCI managed care specialist, who serves as an ombudsman for consumers who have questions or problems with their managed care plans, is assigned to this unit. The managed care specialist investigates complex managed care complaints received by OCI and educates consumers on their rights under managed care plans. Implementing and administering the state's independent review program is the responsibility of the managed care specialist.

This unit also has administrative responsibilities for three segregated funds: the Local Government Property Insurance Fund, the Patients Compensation Fund, and the State Life Insurance Fund.

The Local Government Property Insurance Fund offers property insurance protection to qualified local government units.

The Patients Compensation Fund provides medical malpractice protection to health care providers for claims in excess of \$1,000,000 per claim or \$3,000,000 annual aggregate for each policy year.

The State Life Insurance Fund offers life insurance to Wisconsin residents in amounts not exceeding \$10,000 per person.

Legal Unit

The Legal Unit represents the office in administrative proceedings, provides legal advice to staff, represents or supervises representation of the office in litigation and insurance company receiverships, provides legal services for the Patients Compensation Fund, Wisconsin Health Care Liability Insurance Plan, Local Government Property Insurance Fund and State Life Insurance Fund, and develops legislative proposals and administrative rules.

Division of Regulation and Enforcement

Bureau of Financial Analysis and Examinations. This bureau monitors the financial solvency of insurers licensed to do business in Wisconsin. It conducts field financial examinations of domestic insurer operations, administers insurer rehabilitations and liquidations, audits and collects insurer taxes and fees, licenses insurance companies, and administers the fire department dues program.

Bureau of Market Regulation. This bureau reviews the rates, forms, and contracts filed with the agency by insurers; determines compliance with applicable laws and rules; initiates appropriate administrative actions; examines insurer underwriting and rating procedures, advertising files, claims processes and policyholder services; staffs several risk-sharing plans; provides assistance to consumers in resolving problems with insurers and agents; disseminates information to the public; investigates agent activities; conducts field reviews of insurer operations; and administers the insurance intermediaries testing and licensing program.

Division of Administrative Services

This division is responsible for all general administrative functions of the agency including information technology, budget, accounting, contracting, purchasing, human resources, facilities management, records management, mail, publications, and support services.

Office Personnel

Jorge Gomez, Commissioner
Randy Blumer, Deputy Commissioner

Judy Arawinko
Bonnie Collins
James Guidry
Alice Shuman-Johnson

Executive Staff Assistant
Executive Staff Secretary
Legislative Liaison
Attorney

Insurance Administrator

Eileen Mallow
Barbara Belling

Insurance Administrator
Managed Care Specialist

Local Government Property Insurance Fund

Danford Bubolz

Insurance Program Officer

Patients Compensation Fund

Theresa Wedekind
Cecelia Dobbs
Audrey Hawk
Jeffrey Kohlmann
Rodney Orr
Inez Paynter
Thomas Raymakers

Chief
Financial Specialist
Program Assistant
Insurance Program Specialist
Regulatory Specialist
Insurance Program Specialist
Accountant

State Life Insurance Fund

Mary Sprague
Greg Luft
Alice Sundt
Jean Wendlick

Chief
Accountant
Program Assistant
Program Assistant

Legal Unit

Fred Nepple
Sheila Becker
James Harris
Robert Luck
Julie Walsh

General Counsel
Legal Secretary
Attorney
Attorney
Attorney

Division of Regulation and Enforcement

Guenther Ruch
Mary Sue Gilardi
Betsey Rewey
Jean Terry

Administrator
Executive Staff Assistant
Program Assistant
Program and Planning Analyst

Bureau of Financial Analysis and Examinations

Richard Anderson
Stephen Caughill
Lori Cretney
Jerry DeArmond
Sonja Dedrick
Rebecca Easland
Andrew Fell
Cruz Flores
Donald Gasser
William Genne
David Grinnell

Insurance Financial Examiner
Insurance Financial Examiner Chief
Insurance Financial Examiner
Insurance Financial Examiner
Insurance Financial Examiner
Insurance Financial Examiner
Insurance Financial Examiner
Insurance Financial Examiner
Insurance Financial Examiner
Insurance Financial Examiner
Insurance Financial Examiner

Sarah Haeft	Insurance Financial Examiner
Ryan Hanson	Insurance Financial Examiner
Richard Hinkel	Insurance Financial Examiner
Thomas Janke	Insurance Financial Examiner
Steven Junior	Insurance Financial Examiner
Jackie Karls	Program Assistant
Mark Knieval	Insurance Financial Examiner
DuWayne Kottwitz	Insurance Financial Examiner
Russell Lamb	Insurance Financial Examiner
Cindy Lawton	Program Assistant
John Litweiler	Insurance Financial Examiner
Penny Marten	Program Assistant
Peter Medley	Insurance Financial Examiner Chief
Kerri Miller	Insurance Financial Examiner
Randal Milquet	Insurance Financial Examiner
Eleanor Opprieht	Insurance Financial Examiner
Roger Peterson	Insurance Financial Examiner Chief
Bridgot Quandt	Insurance Financial Examiner
Danielle Rogacki	Insurance Financial Examiner
Thomas Rust	Insurance Financial Examiner
Sarah Salmon	Insurance Financial Examiner
Yvonne Sherry	Records Management Supervisor
Jean Suchomel	Insurance Financial Examiner
Frederick Thornton	Insurance Financial Examiner
Timothy VandeHey	Insurance Financial Examiner
Julie Wipperfurth	Program Assistant
Amy Wolff	Insurance Financial Examiner
Sheur Yang	Insurance Financial Examiner

Bureau of Market Regulation

Susan Ezalarab	Director
Florence DeLuca	Program Assistant
Jamie Key	Insurance Examiner
Jo LeDuc	Insurance Examiner
Ashley Natysin	Insurance Examiner

Complaints Unit

Annette Byrnes	Insurance Supervisor
Karen Becker	Program Assistant
Monica Hale	Program Assistant
Jennifer Harris	Program Assistant
Karen Osborne	Program Assistant
Gerilyn Schneider	Program Assistant
Yamiris Torres	Program Assistant

Property and Casualty Unit

Philip Kress	Insurance Examiner Chief
Laura Andreasson	Insurance Examiner
Penny Fitzgerald	Insurance Examiner
Drew Hunkins	Insurance Examiner
Jane Kovacik	Insurance Examiner
Gary Morris	Insurance Examiner
Katherine Otis	Insurance Examiner
Rhonda Peterson	Insurance Examiner
Rebecca Rebholz	Insurance Examiner

Life and Health Unit

Michael Honeck
Bob DeZonia
Renee Fabry
Kenneth Hendree
Kristy Jacobson
John Kitslaar
Lauren Schlinkert
Matthew Syens

Insurance Examiner Chief
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner

Accident and Health Unit

Diane Dambach
Stephanie Cook
Pamela Ellefson
Linda Low
Gerald Zimmer
Marcia Zimmer
Kevin Zwart

Insurance Examiner Chief
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner
Insurance Examiner

Agent Licensing Section

Laurina Landphier
Laura Adkins
Linda Goad
Donald Peckham
Phyllis Scott

Chief
Program Assistant
Program Assistant
Program Assistant
Program Assistant

Division of Administrative Services

Clare Stapleton Concord
John Montgomery
Patrick Bass

Administrator
Deputy Administrator
Executive Staff Secretary

Bureau of Staff Services

Business Services Section

Jacquelynn Gernetzke
Joseph Hilgendorf
Timothy Mero
Andrea Nelson

Purchasing Agent
Accountant
Budget and Policy Analyst
Contract Specialist

Human Resources Section

Candace Buckles
Louise Karpinski
Kathleen Keleher
Judith Wagaman

Human Resources Program Officer
Human Resources Specialist
Training Officer
Payroll and Benefits Specialist

Information Services Section

Judith Werner
James Angus
Scott Bradach
Robert Climie
Theresa Daggett
Jackson Ellis
Steve Nickell
Benjamin Schilling
Bee Vang
Kaz Wojtkow

Chief
IS (N) Network Specialist
IS (N) LAN Coordinator
IS (C) Comprehensive Professional
IS (C) Comprehensive Professional
IS (C) Comprehensive Specialist
IS (S) Systems Specialist
IS (C) Comprehensive Professional
IS (S) Systems Development Specialist
IS (C) Comprehensive Professional

Services Section

Matthew Berigan
Marcia Elliott
Sarah Green
Fran Treinen
Inger Williams
Antonia Wilson

Records Management Program Supervisor
IS (C) Comprehensive Professional
Program Assistant
Clerical Assistant
Program Assistant
Program Assistant

Office of the Commissioner of Insurance—Office Finances
General Fund—Supervision of the Insurance Industry
Fiscal Year 2002 (Amounts in \$000s)

	Total Revenue	Retained by Office of the Commissioner of Insurance	Transferred to State's General Purpose & Other Revenue Funds *
Premium Taxes	\$ 96,055	\$	\$96,055
Fire Department Dues	11,230		11,230
Liquidation Account Interest	937		937
Forfeitures	202		202
Insurance Company Examination Charges	3,919	3,527	392
Agent Initial Appointment Billing	1,619	1,457	162
Agent Appointment Renewal	6,760	6,084	676
Agent Continuing Education Fees	637	573	64
Producer License Issuance	849	764	85
Producer License Renewal	2,368	2,131	237
Company Licenses, Admissions, and Renewals	146	131	15
Certifications/Clearances	183	165	18
Miscellaneous**	58	52	6
Total Revenue	<u>\$124,963</u>	<u>14,884</u>	<u>\$110,079</u>
Insurance Company Conversion Reimbursements		24	
Total Revenue and Conversion Reimbursements		<u>14,908</u>	
Less Total Operating Expenditures		<u>12,167</u>	
Net Operating Revenue		<u>\$ 2,741</u>	

* The Office of the Commissioner of Insurance retains 90% of licenses, services, and various other revenues. Taxes plus 10% of licenses, services, and various other revenues are remitted to the State of Wisconsin General Purpose Revenue Fund. Fire Department Dues are remitted to Wisconsin Fire Departments. Liquidation Account Interest accrues to liquidation account bank balances. Forfeitures are remitted to the Common School Fund.

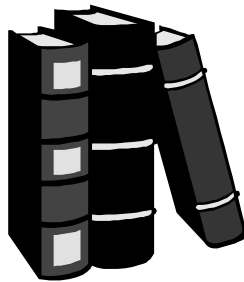
** Miscellaneous collections include: 1) photocopying, 2) service of process, and 3) publications.

Office of the Commissioner of Insurance—Office Finances
Segregated Funds
Fiscal Year 2002 (Amounts in \$000s)

	Total Revenue	Admin. Expenses	Operating Expenses	Net Operating Revenue***
Patients Compensation Fund	\$51,271	\$820	\$72,120	\$(21,669)
Local Government Property Insurance Fund	11,703	936	14,301	(3,534)
State Life Insurance Fund	7,502	620	7,691	(809)

*** During fiscal year 2002, each of the segregated funds experienced a net operating loss. This happened due primarily to an agency management decision to maintain low premium rates for fund insureds. Low premium rates were justified due to the adequacy of cash and fund reserve balances. Each of the funds continues to operate with adequate cash and fund reserves.

Executive Actions



Regulatory Developments and Trends

For more than a century, OCI has regulated Wisconsin's insurance industry, meeting the challenges and opportunities of evolving financial markets and technological innovations. In all lines of insurance, market demands and consumer preferences have forced regulators, policymakers and industry representatives to rethink many ways of doing business.

During 2002, OCI was involved in many significant events throughout all areas of the regulatory process. In the progressive Wisconsin tradition, much was accomplished to improve upon our mission of protecting Wisconsin insurance consumers and efficiently performing our regulatory function.

Health care reform continues to influence insurance discussions as escalating health care costs and problems with health care accessibility have become the core problem facing Wisconsin's employers and families. OCI was involved in discussions with policymakers, health care providers and insurers that focused on employee wellness, Medicare reimbursements, health care purchasing, workforce shortages; health care data; and innovation and collaboration.

Wisconsin has some of the strongest laws in the country protecting our managed care consumers. A very important part of the state's consumer protection net was secured when OCI certified two independent review organizations to provide external review services. Wisconsin residents with health insurance are now able to appeal denials of their claims to an external third party.

One of the best indications of a state's ability to create an insurance market that positively serves insurance consumers is the cost of insurance policies to its residents. Wisconsin continues to have among the lowest automobile and homeowner insurance rates in the country.

Educating and Informing the Insurance Consumer

OCI has had a long-standing policy of providing information to consumers on insurance products and issues through consumer publications. A knowledgeable consumer is key to assuring the consumer is purchasing products that meet their needs. In 2002 the office added two new brochures to its extensive list of consumer publications including *Understanding How Insurance Companies Use Credit Information* and *Fact Sheet on Credit Insurance*.

The Internet offers unique opportunities in our continued efforts to increase our education and outreach efforts to small employers. In 2002 OCI developed small employer Web pages to assist small employers become more informed insurance customers and make wise choices regarding their insurance needs. The small employer Web pages will give small employers another reference, available 24 hours a day, to help them maneuver successfully through a sometimes complicated health care system, learn what insurance products are available for small business owners and tips on what to look for when buying an insurance policy.

Protecting the Public

OCI fulfills its regulatory responsibilities concerning the fair treatment of policyholders, claimants, and insurers in a number of ways. One way for the office to assess whether or not consumers are treated fairly and equitably, is through the complaint process. In 2002 OCI investigated and resolved approximately 9,000 written consumer complaints recovering over \$4.4 million for Wisconsin consumers from insurers.

Another important regulatory tool available to OCI is the market conduct examination. In response to technological advances in the business world OCI has continued to work with other states to achieve more uniformity in the examination process across states. Some of the proposals include calling all examinations in the NAIC Examination Tracking System, working with other states on common areas of concern, using uniform data calls, standardizing the examination selection and report process, and publishing adopted examination reports on the OCI Web site.

Enhancing Industry Professionalism

As part of its mission to foster a competitive market-based economy, OCI has been involved in a number of efforts to enhance the ability of insurance professionals to efficiently and fairly provide a range of business services. Efforts in 2002 included:

- Implementation of a requirement that licensed insurers provide electronic appointment and termination requests rather than paper filings. This new system provides immediate updates to agent records allowing them to practice immediately.

- Involvement with the NAIC in the enhancement of the National Insurance Producer Registry (NIPR). The database is speeding up and simplifying the licensing process and provides benefits to both regulators and industry.
- Wisconsin began accepting electronic nonresident license applications and electronic payments for service requests. These options provide faster turnaround in the licensing process.

Regulating the Business of Insurance

The financial services marketplace is changing rapidly and insurance companies need the flexibility to respond to those changes. Insurers are looking for ways to raise capital, to bring new products to its customers, and react to the ever-changing face of the insurance marketplace. The increasing complexities of financial regulation of insurers require OCI to continually develop and enhance the existing analysis and examination process. Among the major accomplishments in 2002 were:

- Development of automated applications used in financial analysis and examinations through the use of TeamMate 2000 (an electronic workpaper software) and ACL (an audit software tool).
- Enhancement of a process for insurance companies to file Wisconsin-specific forms electronically with OCI.
- Use of the NAIC I SITE program to improve and expedite access by examiners to the NAIC database through applications that produce reports for financial analysis and examinations.

Regulatory Trends

Health care reform will continue to be a major focus of OCI. The rapid rise in the cost of health insurance will continue to be the public policy issue for governments, business and consumers as they search to find a solid solution.

The business of insurance is primarily regulated by state governments. OCI will continue to work collaboratively with other state regulators to be responsive to consumers and adapt to meet the changing needs the market brings.

The insurance industry is financially strong and growing and is a significant part of the state's economy. OCI will continue to work cooperatively with all our partners—governors, legislators, the NAIC, consumers and other state regulators—to promote effective and efficient state regulation while continuing to protect consumers. OCI is well positioned to continue its long record of service and is committed to ensuring that this tradition continues.

Legislation

During 2002, the Governor signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Revisor of Statutes, 1 E. Main St. (Lower Level), Madison, WI 53703, or by calling (608) 266-2011.

Legislative material also can be found on the Internet at <http://www.legis.state.wi.us/>

The list of Wisconsin laws follows:

2001 Act 52 – Practice of Nurse-Midwifery

Section: ss. 655.001 (7t) and 655.005 (2) (a), Wis. Stat.

Adds the practice of nurse-midwifery to the definition of health care practitioner for the Patients Compensation Fund (PCF). Also, does not require nurse-midwives to be covered by the PCF if they are not in collaboration with a physician or under the direction of a physician or nurse anesthetist.

Effective November 1, 2002

2001 Act 65-Various Changes to Insurance Law

Section: s. 600.03 (19) (b) 1, Wis. Stat.

Changes the definition of extraordinary dividend to include total net income instead of the total net gain from operations.

Section: s. 601.41 (3) (b), Wis. Stat.

Allows the commissioner to adopt standards of the National Association of Insurance Commissioners by incorporating by reference in rules promulgated by the commissioner without reproducing the standards in full.

Section: s. 604.04 (8), Wis. Stat.

Allows managers of state insurance funds to refuse to disclose and may prevent any other person from disclosing any personally identifiable information in the course of administering the funds.

Section: s. 612.33 (2) (a) and (b), Wis. Stat.

Allows the commissioner to specify the amount of stop-loss reinsurance to be carried by a town mutual that provides coverage against windstorm or hail, or other perils designated by the commissioner by rule. Also allows the commissioner to require other reinsurance by rule.

Section: s. 618.39 (3), Wis. Stat.

Allows the office to promulgate standards for establishing that a person should know that the result of insurance business is or might be illegal placement of insurance with an unauthorized insurer or the servicing of an illegally placed policy.

Section: s. 618.43 (7), Wis. Stat.

Removes the requirement that premium taxes collected by an agent, broker, or insurer, be kept in a separate account.

Section: s. 628.09, Wis. Stat.

Extends the period of a temporary license as an intermediary to 12 months to the personal representative of a deceased or mentally disabled intermediary or otherwise disabled or on active duty in the U.S. armed forces. The temporary license is not renewable.

Section: s. 628.46, Wis. Stat.

Removes the requirement for timely payment of chiropractic claims (30 days) from worker's compensation and any line of property and casualty insurance except disability insurance. Disability insurance does not include uninsured motorist, underinsured motorist or medical payment coverage.

Section: s. 632.68, Wis. Stat.

Requires that a viatical settlement provider or broker's license be renewed annually on July 1st of each year.

Section: s. 632.835, Wis. Stat.

Permits an insurer to provide notice to an insured of right of independent review of adverse determination once the internal grievance process has been completed.

Section: s. 655.27, Wis. Stat.

Requires any claim against the Patients Compensation Fund to be commenced within the same time limitation within which the action against a health care provider or employee of the health care provider must be commenced.

Effective April 24, 2002

2001 Wisconsin Act 82 – Coverage of prescriptions to treat diabetes

Section: s. 641.19 (4), Wis. Stat.

Section: s. 632.895 (6), Wis. Stat.

Adds prescription medication as covered expense in the treatment of diabetes.

Effective January 1, 2003

Provides that any person who intentionally violates or permits to violate any provision of ch. 641, Wis. Stat., intentionally makes a false statement, false representation of material fact in any examination, or fails to disclose a material fact, or embezzles, steals or otherwise appropriates any funds from an employee welfare fund is guilty of a Class H Felony.

Effective February 1, 2003

2001 Wisconsin Act 109 – Budget Repair Bill

Section: s. 149.143, Wis. Stat.

Effective July 30, 2002 (unless otherwise noted)

Reduces the premium percentage for eligible participants in the Health Insurance Risk Sharing Plan to 140% of the rate that a standard risk would be charged under an individual policy providing substantially the same coverage that is being provided under the plan.

Section: s. 601.34, Wis. Stat.

Transfers \$850,000 to general fund from OCI operations budget as a loan and provides provisions for repayment of the loan.

Section: s. 601.41(8), Wis. Stat.

Requires OCI to promulgate a rule that creates a uniform employee application form that a small employer insurer must use when a small employer applies for coverage under a group health benefit plan offered by a small employer insurer.

Section: s. 601.41,(9), Wis. Stat.

Requires OCI to develop, by rule, a uniform claims processing form by December 31, 2003, if the federal government does not develop a uniform claims processing form by July 1, 2003. The claims form will be used by all health care providers for submitting claims to insurers and used by insurers to process claims.

Section: s. 601.64 (4), Wis. Stat.

Provides that any person who intentionally violates or permits to violate any insurance statute or order of the commissioner is guilty of a Class I Felony, unless otherwise provided for in the statutes.

Effective February 1, 2003

Administrative Rules

In 2002, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 3.37, Wis. Adm. Code—Relating to Revision of Transitional Treatment Arrangements

Section 632.89 (4), Wis. Stat., requires the OCI to define services for which insurance coverage applies to various transitional treatment of mental health and alcohol and other drug abuse treatment services. Due to recent changes in regulations issued by the Department of Health and Family Services (DHFS), several cross reference cites within s. Ins 3.37, Wis. Adm. Code, are invalid and require amendment and modification.

In addition, developments in mental health treatment options have created additional transitional treatment options, including crisis intervention, that should be incorporated within the scope of services covered under transitional treatment. Coordinated emergency mental health intervention treatment provides immediate treatment options to persons experiencing a mental health crisis or are in a situation that if left untreated would likely become a crisis if proper support is not provided. These coordinated emergency mental health treatment services are not provided within a hospital setting, rather the treatment and intervention occurs where the crisis is occurring. If the person is at risk for repeated need for intervention, intervention plans would be developed with the goal of decreasing the frequency and intensity of future crises. Coordinated emergency mental health programs, also known as crisis intervention programs, have been found to be effective both in terms of care to consumers and as a cost efficient alternative to traditional urgent or emergency treatment.

Crisis intervention programs must be certified by the DHFS and may be utilized by insurers as an alternate transitional treatment program.

Effective January 1, 2003

Ins 6.50, 6.57, 6.58, 6.59, 6.595, 6.61, 6.63, 26 & 28, Wis. Adm. Code—Relating to Revising Wisconsin Agent Licensing Rules to be Reciprocal and More Uniform Under Gramm Leach Bliley Act and the NAIC Producer Model

Under the recently enacted federal Gramm Leach Bliley Act (the “GLBA”), Wisconsin and other states

must become reciprocal or uniform in certain licensing practices. These changes would accomplish reciprocity.

The changes would also attempt to make insurance producer licensing more uniform and simplify multi-state licensing. If Wisconsin and at least 27 other states do not enact “reciprocal” or “uniform” rules regarding licensing, a federal licensing body similar to the “National Association of Securities Dealers” would be created to take over insurance agent licensing functions from the states. The National Association of Insurance Commissioners (the “NAIC”) model Producer Act was developed by state insurance regulatory bodies to accomplish this and this rule adopts many provisions of the NAIC model.

Effective February 1, 2002

Ins 6.60, Wis. Adm. Code—Agents Financial Transactions with Customers

In general insurance agents occupy a position of trust and credibility with their customers. Customers permit these agents to enter their homes and to acquire financial and other personal information. Most agents merit this trust and respect the responsibility it engenders. Unfortunately a few agents abuse this confidence and engage in noninsurance transactions with customers that are not in the customer’s best interest.

There are recent examples of this type of abuse:

Out of state promoters of illegal “corporate promissory note” programs have specifically recruited insurance agents (most not licensed as securities agents) to illegally market millions of dollars in illiquid unregistered securities to their customers in Wisconsin. These programs resulted in devastating financial loss to Wisconsin citizens who placed their trust in the agents relying in part on their status as licensed insurance agents.

Several insurance agents have sold investments in viatical settlements to their customers for commissions without exploring or understanding the risks and securities law implications of these sales.

Several agents borrowed money from customers or encouraged customers to invest in businesses controlled by the agents. Often the funds loaned

or invested are derived from life insurance settlements or liquidated annuities.

Wisconsin and federal securities law prohibits certain personal financial transactions with customers by securities agents as “dishonest or unethical business practices” or “taking unfair advantage of a customer.” This conduct includes borrowing from a customer and acting as custodian for money or securities of a customer. Securities agents are required to disclose all securities transactions to their employing broker-dealers and obtain the broker-dealer’s written authorization for any “off the books” transactions. Some insurers also prohibit their listed insurance agents from borrowing from customers. The proposed rule incorporates normal standards of ethical behavior that prudent agents practice and their customers deserve and expect. This rule does not place an unnecessary burden on the legitimate business of insurance.

Section 628.10 (2) (b), Wis. Stat., allows the commissioner to “. . . revoke, suspend, . . . the license of any intermediary if the commissioner finds that the licensee is unqualified as an intermediary, is not of good character or has repeatedly or knowingly violated an insurance statute or rule . . . of the commissioner . . . , or if the intermediary’s methods and practices in the conduct of business endanger, or financial resources are inadequate to safeguard, the legitimate interests of customers and the public” The proposed rule will specifically prohibit conduct that falls within the proscriptions of this statute without limiting the types of conduct that constitute grounds for license sanction. The rule will assist agents and others to determine when conduct with customers is prohibited and places an agent’s insurance license at risk.

The rule defines personal financial transactions and prohibits agents from engaging in such transactions with persons with whom they have conducted insurance business within 3 years prior to the transaction. Transactions with relatives and bona fide business transactions with customers are allowed as long as there are sufficient safeguards to protect the customer’s interests. The rule incorporates violations of state and federal securities and other related laws and prohibits misleading statements regarding an agent’s training and qualifications.

This proposed rule incorporates specific guidelines concerning insurance agents who engage in sales of illegal multiple employer welfare trusts and other forms of group health insurance by unauthorized insurers. Typically conducted under the false guise of being

“ERISA” or federally-governed and thus exempt from state regulation these plans frequently are self-funded and fail, leaving unpaid claims and lost premiums. OCI has held agents who participate in these programs to strict standards of accountability. This rule codifies the position of OCI that agents may not escape responsibility by citing their reliance on the pronouncements of the promoters that the program is “exempt from state regulation” under ERISA. This strict standard is in keeping with the professional standards that everyone expects from their insurance professionals. This rule makes it clear that an agent who participates in sales of these illegal plans commits an unfair trade practice in violation of s. 628.34 (12), Wis. Stat., and violates s. 618.39, Wis. Stat., by assisting an unauthorized insurer.

Section 628.34, Wis. Stat., defines and prohibits unfair marketing (trade) practices. Sub. (11) prohibits “other unfair trade practices” including “any other unfair or deceptive act or practice in the business of insurance, as defined in sub. (12).” Sub. (12) allows the commissioner to define additional “specific unfair trade practices by rule, after a finding that they are misleading, deceptive, unfairly discriminatory, provide an unfair inducement, or restrain competition unreasonably.” This is the statutory authority for the proposed rule. While the conduct proscribed by this rule may involve misrepresentation or unfair inducement as described in s. 628.34 (1) and (2), Wis. Stat., it also constitutes unfair trade practices and unfair or deceptive acts or practices in the business of insurance within the meaning of s. 628.34 (11), Wis. Stat.

The commissioner finds that the conduct prohibited by this rule is misleading, deceptive, unfairly discriminatory, provides an unfair inducement and restrains competition unreasonably within the meaning of s. 628.34 (12), Wis. Stat., and finds further that sales of unauthorized insurance as ERISA-exempt in violation of s. 618.39, Wis. Stat., are harmful to the public and that agents who become involved in the marketing or placement of these plans must be held strictly accountable for their actions.

Effective February 1, 2002

Ins 8.52, Wis. Adm. Code—Relating to Publication of Health Insurance Premium Rates for Small Employers

Analysis: Section 635.12, Wis. Stat., (2001 Wisconsin Act 16) requires every small employer insurer to annually publish current new business premium rates in the manner and according to categories required by rule of the commissioner. The purpose of this proposed

rule is to comply with this legislative mandate. The commissioner has determined that the most practical method of accomplishing this is to require small employer insurers to annually report their rates to the commissioner based on uniform criteria reported in a consistent format. Therefore the commissioner will provide a form for the small employer insurers to report rates. The form will follow the reporting criteria specified in this rule. The commissioner will publish the information gathered from all small employer insurers in a manner that will assist small employers to readily compare the rates. This publication will, by placing the information on OCI's Web site and in pamphlet form, be similar to other rate comparison documents currently in use for other forms of insurance. Small employer insurers who file rates with the commissioner as described in this rule will be in compliance with the requirements of s. 635.12, Wis. Stat., and need not publish the rates themselves.

Effective November 1, 2002

Ins 17.01(3), 17.25(3)(d)3 and 4 and 17.28(6) and (6a), Wis. Adm. Code—Relating to Annual Patients Compensation Fund and Mediation Fund Fees for Fiscal Year Starting July 1, 2002, and Primary Limits for the Wisconsin Health Care Liability Insurance Plan

The commissioner of insurance, with the approval of the board of governors (board) of the Patients Compensation Fund (fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the fund. This rule establishes those fees for the fiscal year beginning July 1, 2002. These fees represent a 5% decrease compared with fees paid for the 2001-02 fiscal year. The board approved these fees at its meeting on February 27, 2002, based on the recommendation of the board's actuarial and underwriting committee.

The board is also required to promulgate by rule the annual fees for the operation of the patients compensation mediation system, based on the recommendation of the director of state courts. This rule implements the funding level recommendation of the board's actuarial and underwriting committee by establishing mediation panel fees for the next fiscal year at \$19.00 for physicians and \$1.00 per occupied bed for hospitals, representing a 50% decrease from 2001-02 fiscal year mediation panel fees.

This rule also amends s. Ins 17.25(3)(d), Wis. Adm. Code, to reflect the increased primary limit of \$1,000,000/\$3,000,000 for occurrences on and after July 1, 1997, for the Wisconsin Health Care Liability

Insurance Plan as required by s. 655.23 (4) (b), Wis. Stat.

Effective October 1, 2002

In 2002, OCI had the following emergency rules in effect:

Ins 3.39, Wis. Adm. Code—Relating to Medicare Supplement Insurance Policies

Due to changes in federal law as a result of the Medicare, Medicaid and SCHIP Benefits Improvement and Protection Act ("BIPA"), amendments are necessary in order that Wisconsin Medicare supplement insurance regulation is in compliance with the National Association of Insurance Commissioners ("NAIC") Medicare supplement insurance minimum standards model act modifications.

Under the previous federal law and model act a potential timing gap was created such that persons who were provided notice of cessation or termination of employee welfare benefit plans in excess of 63 days were put in an untenable position of withdrawing early from the employee welfare benefit plan that may have attractive insurance features (such as more comprehensive coverage) and switching to the Medigap policy so as not to risk losing their guaranteed issue rights as they are unable to simultaneously keep a Medigap application current and delay the effective date of the policy beyond the 63-day window. The modifications to BIPA and the NAIC model act, and regulation and as reflected in the changes made to s. Ins 3.39, Wis. Adm. Code, altered time periods to provide the broadest application of when and how the guaranteed issue period is triggered and calculated for eligible persons as defined within s. Ins 3.39 (34) (b), Wis. Adm. Code, to alleviate most of the potential problems.

Specifically, s. Ins 3.39 (34) (c), Wis. Adm. Code, as newly created, provides that the guaranteed issue period for persons enrolled in an employee welfare benefit plan begins on the later of two dates: (1) the date the individual receives a notice of termination or cessation of all supplemental health benefits and ends 63 days after the date of termination of the coverage. Or, (2) if the individual was not directly notified, the date the individual received notice that a claim has been denied because the plan terminated or ceased offering insurance and ends 63 days after the date of the actual notice of the denied claim.

Section Ins 3.39 (34) (b), Wis. Adm. Code, describes several additional distinct groups of persons who may

be eligible for guaranteed issue of Medicare supplement or Medigap coverage. Several subsections within s. Ins 3.39 (34) (b), Wis. Adm. Code, were modified slightly without significant changes. Section Ins 3.39 (34) (c), Wis. Adm. Code, as newly created, references the different groups of eligible persons and specific situations that then trigger guaranteed issue rights and provide time periods specific to each situation.

Modifications were also made for extended Medicare supplement insurance guaranteed issue as a result of interrupted trial periods. Section Ins 3.39 (34) (d), Wis. Adm. Code, as newly created, describes the circumstances of how and when such an extension is applicable for eligible persons who had a Medicare supplement policy and subsequently enrolled, for the first time, in a Medicare+Choice or other described plan under s. Ins 3.39 (34) (b) 5. and 6., Wis. Adm. Code, the manner in which the guaranteed issue period of time will be treated.

Other modifications made in this proposed rule include clarification of eligible expenses that are to include outpatient services paid under the prospective payment system and correcting references to Medicare supplement insurance and federal provisions.

Effective December 16, 2002

Ins 17.01(3), 17.25(3)(d)3, 17.25(3)(d)4, 17.28(6), and 17.28(6a), Wis. Adm. Code—Relating to Annual Patients Compensation Fund and Mediation Fund Fees for the Fiscal Year Beginning July 1, 2002, and Relating to the Wisconsin Health Care Liability Insurance Plan Primary Limits

The commissioner of insurance, with the approval of the board of governors (board) of the Patients Compensation Fund (fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the fund. This rule establishes those fees for the fiscal year beginning July 1, 2002. These fees represent a 5% decrease compared with fees paid for the 2001-02 fiscal year. The board approved these fees at its meeting on February 27, 2002, based on the recommendation of the board's actuarial and underwriting committee.

The board is also required to promulgate by rule the annual fees for the operation of the patients compensation mediation system, based on the recommendation of the director of state courts. This rule implements the funding level recommendation of

the board's actuarial and underwriting committee by establishing mediation panel fees for the next fiscal year at \$19.00 for physicians and \$1.00 per occupied bed for hospitals, representing a 50% decrease from 2001-02 fiscal year mediation panel fees.

This rule also amends s. Ins 17.25 (3) (d), Wis. Adm. Code, to reflect the increased primary limit of \$1,000,000/\$3,000,000 for occurrences on and after July 1, 1997, for the Wisconsin Health Care Liability Insurance Plan as required by s. 655.23 (4) (b), Wis. Stat.

Effective June 19, 2002

The Wisconsin Administrative Code - Rules of the Office of the Commissioner of Insurance and the Wisconsin Administrative Register are available from the Wisconsin Department of Administration - Document Sales at (608) 266-3358 and available on the Internet at: <http://www.legis.state.wi.us/rsb/code/ins/ins.html>. Information regarding the status and text of OCI rules pending or promulgated is available on the Internet at: <http://oci.wi.gov/ocirules.htm>.

National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2002 Commissioner O'Connell and her representatives were members of the following committees, task forces, and working groups of the NAIC.

Committees

Financial Condition (E) Committee
Market Conduct & Consumer Affairs (D) Committee
NAIC/CMS Liaison Committee (Vice Chair)
NAIC/Industry Liaison Committee
NAIC/State Legislative Liaison Committee

Legal Issues Ad Hoc Group
Life Accident & Health Product Coding Subgroup
National Treatment of Companies Working Group
Privacy Issues Working Group
Review Standards Checklists Subgroup
SERFF Enhancements Subgroup (Co-Chair)

Task Forces

Accounting Practices & Procedures (E) Task Force
Examination Oversight (E) Task Force (Vice Chair)
Financial Services Modernization (G) Task Force
Health Insurance (B) Task Force
International Holocaust Commission (H) Task Force
Market Regulation (D) Task Force
Regulatory Framework (B) Task Force (Chair)
Risk-Based Capital (E) Task Force
Senior Issues (B) Task Force (Chair)

Financial Condition (E) Committee

Confidentiality Issues Subgroup
Insurance Holding Company Working Group
Insurance Group Review Subgroup
Rating Agency Working Group
Risk Assessment Working Group

Financial Services Modernization (G) Task Force

Coordinating with the Federal Regulators Working Group
Functional Regulation Working Group

Health Insurance & Managed Care (B) Committee

ERISA Working Group (Chair)

NAIC Working/Study Groups/Sub Groups

Accounting Practices & Procedures (E) Task Force

Emerging Accounting Issues Working Group
Property and Casualty Reinsurance Study Group
Statutory Accounting Principles Working Group

Information Systems (G) Task Force

Financial Data Repository (FDR) Working Group
Strategic Systems Planning Working Group

Examination Oversight (E) Task Force (Vice Chair)

Analyst Team System Oversight Working Group
Audit Software Subgroup
Audit Software Working Group
Financial Analysis Working Group (Chair)
Financial Analysis Handbook Working Group (Chair)
Financial Analysis Research & Development Working Group (Chair)
Financial Examiners Handbook Technical Group
General Handbook Revisions Subgroup
Health Entities Working Group

Market Conduct & Consumer Affairs (D) Committee

Agent Licensing Working Group
Credit Scoring Working Group
Market Analysis Working Group
Resource Guidelines Working Group
Self Critical Analysis Working Group
Uniformity Working Group

Regulatory Framework (B) Task Force (Chair)

Managed Care Organization Working Group
Pharmaceutical Issues Working Group

Executive (EX) Committee

CARFRA Working Group
Consumer Protections Working Group
Database Subgroup
Filing Submission Uniformity/Metrics Subgroup (Chair)
Improvements to State-Based Systems Working Group
Interstate Compact Working Group (Vice Chair)

Risk-Based Capital (E) Task Force

Ad Hoc Subgroup of the Risk Based Capital (E) Task Force
Health Risk-Based Capital Working Group
Property and Casualty Risk-Based Capital Working Group

Senior Issues (B) Task Force (Chair)

Medicare Supplement Working Group
Senior Counseling Activities Working Group

Advisory Boards and Councils

Wisconsin law, s. 15.04, Wis. Stat., provides that heads of independent agencies may create and appoint such councils and committees as the operation of the agency requires. The insurance law, s. 601.20, Wis. Stat., authorizes the Commissioner to create advisory councils and committees to assist in dealing with regulatory problems. The Commissioner is to provide by rule for the creation, governance, duties, and termination of any council or committee that is established. The expert advice provided the Commissioner through these councils results in more efficient regulation of the insurance industry to the benefit of insurance consumers and insurers.

The Commissioner and staff members also serve on various councils and boards and thus aid Wisconsin residents by providing advice and suggestions on matters related to insurance regulation.

A description of the various councils and boards with which OCI is involved follows:

Group Insurance Board (Board)

Section 15.165 (2), Wis. Stat., created a Group Insurance Board in the Department of Employee Trust Funds. The Commissioner or designee is a member of the Board. The Group Insurance Board is authorized to enter into contracts with insurers to provide group insurance plans or to provide the benefits on a self-insured basis. It also provides general administrative policy for the group insurance programs for health care, income disability benefits, and life insurance authorized for state and other public employees under ch. 40, Wis. Stat. The specific powers of the Board are enumerated under s. 40.03 (6), Wis. Stat.

Insurance Security Fund Board (Board)

This Board administers the Insurance Security Fund established by ch. 646, Wis. Stat., to provide a mechanism for protecting insureds in the event of liquidation of insurers and to assess the cost of such protection among insurers. The Commissioner, along with the Attorney General, and the State Treasurer, are members of this Board and serve with ten representatives of insurers appointed by the Commissioner upon consideration of the recommendation of insurance organizations.

Patients Compensation Fund Board (Board)

The Board was created by s. 619.04 (3), Wis. Stat. It is a 13-member Board that consists of 3 insurance industry representatives, a member named by the Wisconsin Academy of Trial Lawyers, a member named by the State Bar Association, 2 members named by the State Medical Society of Wisconsin, a member named by the Wisconsin Hospital Association, 4 public members appointed by the Governor, and the Commissioner who serves as the chair. The members as of December 31, 2002, were:

Mark Adams, State Medical Society
Mark Femal, Public Member
Barbara Kuhl, Public Member
David Maurer, Industry Representative
Paul Mestelle, Industry Representative
Walter Moritz, M.D., State Medical Society
Kermit Newcomer, M.D., Public Member
George Quinn, Wisconsin Hospital Association
Dennis Robertson, Wisconsin Academy of Trial
Lawyers
Joan Schmit, Public Member
Christopher Spencer, Industry Representative
Donald Taitelman, State Bar Association

Wisconsin Retirement Board

The Wisconsin Retirement Board is created in the Department of Employee Trust Funds by s. 15.165 (3) (b), Wis. Stat. It is a nine-member Board. Six members represent employers or employees who participate in the Wisconsin retirement system, one is a participating state employee, one is a public member, and one is the Commissioner or an experienced actuary in OCI. The Board studies and recommends alternative administrative policies, authorizes and terminates disability annuity payments, and considers administrative rules that relate to participants in the retirement system other than teachers.

Council on Fire Service Training Programs

This body, authorized by s. 15.947, Wis. Stat., functions under the State Board of Vocational, Technical and Adult Education, and furnishes advice and guidance to the Board in the establishment and maintenance of training programs in fire prevention and protection. The council is comprised of representatives from the Division of Emergency Government (Bureau of Civil Defense and Disaster Control), the Department of Workforce Development, and OCI, together with six members of fire departments appointed by the Governor for staggered six-year terms.

Joint Survey Committee on Retirement Systems

This committee performs duties mandated under s. 13.50, Wis. Stat. The committee is comprised of two majority party senators, one minority party senator, two majority party representatives to the assembly, one minority party representative to the assembly, an assistant attorney general, a member of the public selected by the Governor, the Commissioner or a designated experienced actuary in OCI, and the Secretary of the Department of Employee Trust Funds.

This committee evaluates all legislative proposals that would create or modify any system of retirement for public officers or employees. No such bill may be acted upon by the legislature until it has been referred to this committee for preparation of a written report. The report must indicate the probable cost involved, the effect of the proposal upon the actuarial soundness of existing retirement systems, and the desirability of the proposal as a matter of public policy.

Retirement Research Committee

This committee performs duties mandated under s. 13.51, Wis. Stat. Its membership represents employee and employer groups having vested interests in various state retirement programs. The committee has investigatory powers over all state retirement systems for public employees. In addition, it may require any public pension or retirement system to furnish it with periodic financial reports and records. The committee conducts a continuous review of retirement benefits afforded to public employees under the existing state system. It maintains a current reference library of all public employee pension and retirement plans throughout the United States and makes its findings and recommendations available to the Governor and the legislature.

Life and Disability Advisory Council

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of life and disability insurance. The council has four insurance company members, two agent members, and three public members. The members during 2002 were:

Russ Cain, Madison
Steve Frankel, Northwestern Mutual Life Ins. Co.,
Milwaukee
Robert Palmer, Dean Health Plan, Madison
Roberta Riportella-Muller, UW Dept. of Consumer
Sciences, Madison
John Sheski, Wisconsin Physicians
Service Insurance Corporation, Madison
Arvid Tillmar, T. E. Brennan, Madison
Carol Trocinski, Midwest Security Ins. Co.,
Onalaska
Robert Walker, Madison
Barbara Zabawa, Center for Public Representation,
Madison

Property and Casualty Advisory Council

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council has four insurance company members, two agent members, and three public members. The members during 2002 were:

James Thomas, Society Insurance a Mutual
Company, Fond du Lac, Chair
Jeffrey Cole, Wausau Insurance Companies, Wausau
Doug Dittmann, The Neckerman Agency, Madison
John Duwell, West Bend Mutual Insurance Company,
West Bend
Lemuel Eaton, Neighborhood Housing Services,
Milwaukee
Mary Kaiser, RJF Agencies Inc., Eau Claire
Bill Smith, National Federation of Independent
Business, Madison
Steve Tauke, Marshall & Ilsey Corporation,
Milwaukee
Joseph Zwettler, American Family Mutual
Insurance Company, Madison

Bulletins to Insurers

March 27, 2002: To all insurers licensed to transact business in Wisconsin regarding electronic appointment/termination of insurance agents. This bulletin advises insurers that beginning on July 1, 2002, the Office of the Commissioner of Insurance (OCI) will only accept insurance agent appointments and terminations electronically. The OCI is making an exception to this requirement for those companies that annually appoint and terminate, in the aggregate, 25 or fewer agents. Additionally, companies that do not meet the foregoing exception and are unable to meet the July 1 implementation date should contact the OCI to request an extension.

April 11, 2002: To all insurers authorized to do business in the State of Wisconsin regarding the "Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001" (the Act). The purpose of this bulletin is to advise insurers of important new responsibilities under the Act. In particular, s. 352 of the Act amends the Bank Secrecy Act ("BSA") to require that all financial institutions establish an anti-money laundering program, and s. 326 amends the BSA to require the Secretary of the Treasury (Treasury) to adopt minimum standards for financial institutions regarding the identity of customers that open accounts.

April 26, 2002: To all insurers licensed to do health insurance business in Wisconsin regarding ch. Ins 18, Wis. Adm. Code, Health Benefit Plan Grievances and Independent Review Organizations (IRO) Certification and Review Procedures. This bulletin informs insurers that the commissioner has certified an IRO and highlights the requirements that insurers must use to establish internal grievance procedures and independent review procedures. This bulletin also discusses the section of 2001 Wisconsin Act 65 (Act 65) that amended s. 632.835 (2), Wis. Stat., and has an effective date of April 24, 2002.

May 3, 2002: To all insurers offering HMO plans in Wisconsin regarding data collection. On November 10, 2000, the office issued a bulletin that outlines the data collection requirements for calendar year 2001, which must be submitted to the OCI no later than June 17, 2002. This bulletin responds to insurers' requests for clarification on the data requirements. As stated in the November 10, 2000, bulletin, the Health Employer Data and Information Set (HEDIS) data should be collected according to HEDIS guidelines, although an independent audit of the HEDIS data is not required. The HMO should either follow

National Committee for Quality Assurance (NCQA) guidelines for the Consumer Assessment of Health Plans (CAHPS) survey, or report any variations in its survey process.

June 21, 2002: To all Wisconsin licensed property and casualty insurers regarding mold coverage. This bulletin advises insurers of the standards that the office will use when reviewing personal lines and commercial lines policies under s. 631.20 (2) (a) 1., Wis. Stat., with respect to mold coverage in property and casualty insurance policies.

September 25, 2002: To all insurers authorized to write credit life and/or credit accident and sickness insurance regarding revised prima facie credit life and credit accident and sickness insurance rates. This bulletin advises insurers pursuant to s. Ins 3.25 (13) (c), Wis. Adm. Code, on or before October 1, 1990, and each three years after that, the commissioner shall give written notice to all authorized insurers specifying the prima facie credit life and credit accident and sickness rates to be effective for the three-year period beginning on the next January 1. The periodic adjustments of the credit life rates are only based on differences in claim costs. The result is a new basic loss ratio that fulfills the presumption that benefits are reasonable to the premiums charged, as required by s. 424.209 (1), Wis. Stat. Therefore, this bulletin should be considered as written notice of the new basic loss ratio of 38% for credit life insurance and the new prima facie rates for credit life and credit accident and sickness insurance to become effective for the three-year period beginning on January 1, 2003.

October 9, 2002: To all insurers writing small employer group health insurance in Wisconsin regarding the publication of small employer insurers' current new business premium rates. This bulletin advises insurers that s. 635.12, Wis. Stat., requires every small employer insurer to annually publish the small employer insurer's current new business premium rates in the manner and according to categories required by rule under s. 635.05 (7), Wis. Stat. Small employer insurers who complete form OCI 26-500 as required by s. Ins 8.52 (4), Wis. Adm. Code, and who return it to the OCI on or before December 1, each year, will be in compliance with the requirements of s. 635.12, Wis. Stat., and need not publish the rates themselves. The commissioner will publish the information gathered from all small employer insurers on the OCI's Web site and in pamphlet form, to assist small employers in comparing the rates.

October 16, 2002: To all insurers licensed to transact the business of health insurance in Wisconsin regarding equipment and supplies for the treatment of diabetes, s. 632.895(6), Wis. Stat. 2001 Wisconsin Act 82 amended s. 632.895(6), Wis. Stat., to include prescription drugs for the treatment of diabetes. In addition, the words “exclusions” and “limitations” were added to the second sentence of the statute. The amendments become generally effective on January 1, 2003.

to inform insurers of a voluntary procedure this office will implement in order to expedite the filing and timely review of policy language and the applicable rates that are discussed in the Act. The use of disclosure notices is also discussed.

Copies of the bulletins are available on OCI’s Web site at <http://oci.wi.gov/bulletin.htm>.

November 25, 2002: To all insurers licensed to transact the business of health insurance in Wisconsin regarding amendments to s. Ins 3.37, Wis. Adm. Code, regarding transitional treatment arrangements. Effective January 1, 2003, insurers offering group health insurance products will be required to provide coverage for emergency mental health services under a coordinated emergency mental health services plan. Insurers should carefully review the new law and this memorandum to determine whether the law applies to them. It is each insurer’s responsibility to ensure that its policy forms and procedures are in compliance with the new law. Insurers may obtain copies of the new law from Legislative Documents, 1 East Main Street, Madison, Wisconsin 53703, (608) 266-2400. Copies of legislation are also available on the Internet at <http://www.legis.state.wi.us>.

December 19, 2002: To all Wisconsin licensed property and casualty insurers regarding updated guidance on coverage issues concerning mold. On June 21, 2002, the OCI issued a bulletin concerning coverage for mold in property and casualty insurance policies. The bulletin can be found on OCI’s Web site at <http://oci.wi.gov/bulletin/0606mold.htm>. The purpose of the bulletin was to provide information to insurers on what guidelines the office was using in its review of property and casualty policy form filings relating to mold. Since the OCI issued its June 21 bulletin, the office has obtained additional information concerning the issue of coverage for mold in personal lines property and casualty policies. The purpose of this bulletin is to clarify the OCI’s June 21 bulletin on this topic based on this additional information.

December 20, 2002: To all Wisconsin licensed property and casualty insurers regarding expedited filing procedures for compliance with the Terrorism Risk Insurance Act of 2002 (the Act). This federal law provides a federal backstop for defined *acts of terrorism* and imposes certain obligations on insurers. The intent of this bulletin is to advise insurers of certain provisions of the Act that may require insurers to submit a filing in Wisconsin and

Administrative Actions

(As Reported by the Legal Unit)

In many of the proceedings listed below, the Respondent denied the allegations but consented to the action taken.

Allegations and Actions Against Agents:

Jeffrey J. Adamec

4010 S. Katherine Dr., New Berlin, WI 53151

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Mark J. Anderson

316 Shelley Dr., Racine, WI 53405

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Mark R. Anderson

3640 Flynn Pl., Eau Claire, WI 54703

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jerome A. Andryczak

3620 E. Layton Ave., Ste. 17, Cudahy, WI 53110

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Debra J. Arnold

5300 W. Hemlock Rd., Milwaukee, WI 53223

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Alan W. Authier

P.O. Box 2593, Appleton, WI 54913

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Tyson A. Ballos

7207 N. Tichigan Rd., Waterford, WI 53185

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal background. August 2002

Jason R. Bartlein

1447 S. 73rd St., Milwaukee, WI 53214

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal background. August 2002

Brian D. Bates

5103 N. 21st St., Milwaukee, WI 53209

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. November 2002

Scott W. Baumann

220 S. Van Buren St., Apt. 2, Green Bay, WI 54301

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Simone Bell

511A W. Maple, Milwaukee, WI 53204

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. December 2002

Joel R. Bement, Sr.

E19835 County Rd. ND, Augusta, WI 54722

Paid a forfeiture of \$250.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Joel R. Bement, Sr.

N7035 Hwy. 27 North, Black River Falls, WI 54615

Agreed to surrender his insurance agent's license. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

James J. Bethel

P.O. Box 451, Spooner, WI 54801

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. Bethel did not appear at the hearing or prehearing. January 2002

Kathleen A. Bierman
W4449 Countryview Dr., Appleton, WI 54915
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Brian H. Blacher
8940 N. Regent Rd., Milwaukee, WI 53217
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Christina L. Blake
2802 Jason Ave., Apt. 2, Schofield, WI 54476
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Kevin J. Blake
2802 Jason Ave., Apt. 2, Schofield, WI 54476
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Delisa M. Bond
4892 N. 24th Pl., Milwaukee, WI 53209
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Robert B. Boust III
5335 Walnut St., Philadelphia, PA 19139
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearage and nondisclosure of previous Wisconsin action. November 2002

Gerald Wayne Bradford
751 Adams St., Rockton, IL 61072
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to report actions against him by the state of Illinois and the National Association of Securities Dealers (NASD). February 2002

Denise Marie Bretz
2351 W. Sonoma Ave., Stockton, CA 95204
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment of bankruptcy. January 2002

Patrick J. Bulman
310 Rose Ct., Horicon, WI 53032
Agreed to a revocation of his insurance license. This action was based on allegations of utilizing premiums for his own use and not submitting applications to the insurer. September 2002

Joy Theresa Callahan
5424 W. 129th Pl., Crestwood, IL 60445
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI. November 2002

Robert J. Campbell
2444 Wander Ct., Eau Claire, WI 54703
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Gino J. Carini
Lawyers Title, 21075 Swenson Dr. #900
Waukesha, WI 53186
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a criminal conviction. January 2002

Mary Kaye Carroll
391 17th Ave. N., Wisconsin Rapids, WI 54495
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Kevin Eugene Chambers
8218 Solano Bay Loop #628, Tampa, FL 33635
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license application. January 2002

Matthew A. Chromey
2412 Pine Ridge Rd., Apt. 6, Eau Claire, WI 54701
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application and conviction of a crime substantially related to insurance marketing type activities. September 2002

Jeremy J. Claxton

1130 Weatheridge Rd., Apt. 4

Chippewa Falls, WI 54729

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. November 2002

John S. Clayton

2114 Laura Ln., Waukesha, WI 53186

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Harry E. Coombs

207 Maple Ave., Clinton, WI 53525

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jeffrey P. Couper

127 S. Stephenson Ave., Iron Mountain, MI 49801

Paid a forfeiture of \$500.00 and has had his license suspended for 60 days. This action was based on allegations of failure to report a state of Michigan administrative action based on utilizing premiums for his own use and failing to submit premiums to the insurer. September 2002

Jimmy L. Covington

6810 N. Barien St., Apt. 4, Milwaukee, WI 53209

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2002

Thomas L. Croft

902 Gerald Ave., Beloit, WI 53511

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Patrick J. Cunningham

1043 W. 185th Pl., Naperville, IL 60430

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Indiana on an insurance license application and failing to respond to a request for information. January 2002

David Russell Delozier

13451 Bryson, Van Nuys, CA 91402

Paid a forfeiture of \$200.00 and has had his insurance license revoked. This action was based on allegations of failing to report a felony criminal conviction on his original application. Delozier did not appear at the hearing or prehearing. February 2002

Garrett J. Downs

N51 W14266 Lancaster Ave.

Menomonee Falls, WI 53051

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal background. August 2002

Heather A. Drake

1815 E. Becker Rd., Marshfield, WI 54449

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Michael J. Dwyer

6876 S. 109th St., Franklin, WI 53132

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Darline Easter

235 Beaver Creek Dr., Bolingbrook, IL 60490

Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. September 2002

Scott E. Eiting

8 Easthaven Ct., Apt. 10, Appleton, WI 54915

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Anne Eliason

2531 W. Kathleen Rd., Phoenix, AZ 85023

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Eugene A. Eusanio

5565 Westfall Rd. SW, Lancaster, OH 43130

Has had his application for an insurance license denied. This action was based on allegations of administrative

actions taken by the state of Ohio Division of Securities and the National Association of Securities Dealers (NASD). October 2002

Kenneth R. Fischer
825 Weslyn Ct. #3, West Bend, WI 53095
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Doris M. Fisher
P.O. Box 1076, Green Bay, WI 54302
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Angela Brooke Fisk
819 9th St., Beloit, WI 53511
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Loren S. Fix
1013 Pasadena Pkwy., Waunakee, WI 53597
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Mary K. Foss
2801 W. 5th St., Marshfield, WI 54449
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Peter V. Foster
3965 N. 71st St., Milwaukee, WI 53216
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Vicky Fox
P.O. Box 104, Burlington, WI 53105
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Ross Sean Freedman
5505 Royce Dr., Duluth, MN 30097
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to report administrative actions taken by the state of Georgia on an insurance license application. September 2002

Robert N. Froment
19275 Stone Oak Pky., P.O. Box 817
San Antonio, TX 78258
Has had his application for an insurance license denied. This action was based on allegations of failing to pay past child support due and no response to a request for information. January 2002

Maureen Gallagher
6513 Basswood Dr., Troy, MI 48098
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Michigan on an insurance license application. August 2002

Richard N. Gardner
P.O. Box 342, Mukwonago, WI 53149
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Shari J. Gartzke
2119 Kilps Dr., Waukesha, WI 53188
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Melissa Ann Garza
503 Terra Cotta, San Antonio, TX 78253
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action by the state of New Jersey on an insurance license application. December 2002

James E. Geib
W7270 CTH F, Cascade, WI 53011
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jane A. Gerbig
W12379 Gerbig Rd., Marion, WI 54950
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Harvey J. Goldstein
230 W. Suburban Ct., Milwaukee, WI 53217
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2002

Igor A. Golovin
209 Williamsburg Dr., Apt. 8, Thiensville, WI 53092
Has had his application for an insurance license denied. This action was based on allegations of failing to respond to a request for information relating to felony or misdemeanor convictions. January 2002

Edwin Robert Haag III
650 N. 11th St., Breese, IL 62230
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose two administrative actions taken by Illinois on an insurance license application. July 2002

Robert Edward Haley
6801 Rivulet, San Antonio, TX 78239
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearage. April 2002

Anna T. Harbort
1983 N. Summit Ave. #B-1, Milwaukee, WI 53202
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. June 2002

James V. Harpold
W1256 Foster Rd., Oostburg, WI 53070
Was ordered to not apply for any Wisconsin insurance license before October 11, 2007, and surrendered his insurance agent's license. This action was based on allegations of knowingly submitting a disability application that misrepresented the date on which it was signed and forging a signature on a separate application for insurance. October 2002

Maurice O. Hart
841 W. Morton #23, Jacksonville, IL 62650
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all written inquiries from OCI. This action was based on allegations of a criminal conviction and no response to request for information. February 2002

Alan J. Harvey
3900 Vinburn Rd., De Forest, WI 53532
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Clementine Ross Haynes
5847 N. 40th St., Milwaukee, WI 53209
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Corey Hedgspeth
4265 Van Buren St., Gary, IN 46408
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of previous Wisconsin administrative action. January 2002

James Robert Heineman
1962 Waterbury Dr. SE, Kentwood, MI 49508
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. July 2002

John R. Heintzkill
W220 S1417 Springdale Rd. #3, Waukesha, WI 53186
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Robert Thomas Heusinkveld
5508 Cavendish Cir., Plano, TX 75093
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Virginia, Texas and Georgia on an insurance license application. April 2002

Vernon F. Hickman
10315 Within Heights Dr., Bakersville, CA 93311
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose 1995 state of Illinois administrative action for failing to pay taxes. May 2002

Lonnie L. Hiley
540 Normandin Ct., Sun Prairie, WI 53590
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Dennis H. Hoelzel
W5861 Manitowoc Rd., Appleton, WI 54915
Was ordered to pay a forfeiture of \$5,000.00 and has had his insurance license revoked. This action was based

on allegations of assisting an unauthorized insurer and making false or misleading statements to OCI. April 2002

Jeff A. Huston

60686 CSAH 28, Litchfield, MN 55355

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Minnesota on an insurance license application. February 2002

John P. Illian

N62 W15679 Skyline Dr., Menomonee Falls, WI 53051

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Amy S. Imhoff

130 Kent St., Wausau, WI 54403

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. May 2002

David H. Janson

4202 Summerfield Rd., Champaign, IL 61822

Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the United States Commodity Futures Brokers. September 2002

Thomas M. Jaworski

6715 Hwy. 153, Hatley, WI 54440

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Steve M. Jenkins

1012 W. Capitol Dr., Milwaukee, WI 53206

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Collin D. Jeschke

492 S. Lake Dr., Watertown, SD 57201

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to an insurance marketing type activity and failing to respond to a request for information. January 2002

James Jimenez

9216 S. Roadrunner St., Highlands Ranch, CO 80129

Paid a forfeiture of \$250.00 and was ordered to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment for overdue monies or bankruptcy. March 2002

Erica M. Johnson

4700 W. Villard Ave., Milwaukee, WI 53218

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Linda Y. Kearney

13984 Settlement Acres Dr., Brook Park, OH 44142

Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. April 2002

Andre T. Keller

11653 Main St., P.O. Box 138, Stitzer, WI 53825

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Linda Kirkpatrick

2006 Porter, Beloit, WI 53511

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

John T. Krezowski

3435 Fairfax St. # 20, Eau Claire, WI 54701

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Carrie J. Kroll

1317 McKinley Ave., Beloit, WI 53511

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Dennis Joseph Kyne, Jr.

305 E. Empire St., San Jose, CA 95112

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license application. October 2002

Mark R. Laemmrich

1856 Cricket Ct., Neenah, WI 54956

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type activities and administrative action taken by the state of Wisconsin, Department of Regulation and Licensing, Funeral Director Examining Board, and not promptly responding to an OCI request for information. March 2002

Carissa M. Laksbergs

4601 Dezavala Rd. #918, San Antonio, TX 78249

Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a New Jersey administrative action on an insurance license application. December 2002

Natie N. Lancaster

905 N. Walnut Ave., Marshfield, WI 54449

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type activities and administrative action taken by Wisconsin Department of Health and Family Services, Caregiver Misconduct Registry. January 2002

Maryjo L. Landwehr

R5348 Sahara Dr., Ringle, WI 54471

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Nicole J. Laux

4832 Indian Hills Dr. #201, Racine, WI 53406

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Alan C. Ledesma

1901 S. 93rd St., West Allis, WI 53227

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Raymond A. Levy

4034 N. Elmhurst Rd., Milwaukee, WI 53216

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Susan A. Liebert

245 Longwood Dr., Janesville, WI 53545

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. July 2002

Nicolas A. Liogas

34181 N. Rt. 45, Grayslake, IL 60030

Agreed to pay a forfeiture of \$250.00 and agreed to report any administrative action regarding an occupational license as required by s. Ins 6.61(16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by Illinois in 1999. January 2002

Timothy R. Lloyd

6913 W. Herbert Ave., Milwaukee, WI 53218

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. November 2002

Joseph Lopez-Wilson

1004 Day Dr., Bellevue, NE 68005

Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the Supreme Court of Nebraska suspending his law license for 2 years. October 2002

Richard D. Lundy

P.O. Box 1988, Waukesha, WI 53187

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Melyssa J. Maciejczak

11314 N. Glenwood Cir., West Bend, WI 53090

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Cynthia A. Macklin

8030 S. Champlain Apt. 1, Chicago, IL 60619

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding overdue monies due to an insurer, insured, or producer. April 2002

Laquanda A. Madison
2927 N. Holton St., Milwaukee, WI 53212
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal conviction. August 2002

Donald Joseph Magdon, Jr.
15837 S. 13th Way, Phoenix, AZ 85048
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of California on an insurance license application. July 2002

David H. Maiman
10625B N. Ivy Ct. #60, Mequon, WI 53092
Agreed to pay a forfeiture of \$500.00 and agreed to respond promptly to all future requests for information from the commissioner and maintain detailed records of insurance sales. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Herschell Edward Manning
90 Yale Ave., Frostproof, FL 33843
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI to a Florida administrative action, child support obligations, judgments for overdue monies, and information about lawsuits. April 2002

Timothy James Manson
130 N. River Park Dr., Guttenberg, IA 52052
Has had his application for an insurance license denied. This action was based on allegations of signing signatures on documents without proper authority and administrative action taken by the National Association of Security Dealers (NASD). December 2002

William J. Martin
W338 S5048 Fox Hollow Dr., Dousman, WI 53118
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Charles E. Mason
2740 N. 37th St., Milwaukee, WI 53210
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal conviction. November 2002

Felicia Lynne McAllister
82 Lane Rd., Mechanics Falls, ME 04256
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal arrests/convictions. August 2002

Kathleen Ann McGrath
31 Country Walk, Cherry Hill, NJ 08003
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application. August 2002

Linda McKenna
2319 W. Tripoli Ave., Milwaukee, WI 53221
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Thomas L. McMahon
1645 Preble Ave., Green Bay, WI 54302
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Mark A. Meglic
2646 Van Beek Rd., Green Bay, WI 54311
Paid a forfeiture of \$1,000.00 and has had his license suspended for 15 days. This action was based on allegations of having another agent sign a Medicare supplement application when the agent did not make the sale and respondent was not properly appointed with the insurer. August 2002

Craig A. Mengeling
12139 Meadow Ct., Wauwatosa, WI 53222
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Roland F. Montezon
P.O. Box 426, Eagle River, WI 54521
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Sally Muholland
952 S. 56th St., Milwaukee, WI 53214
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2002

Jeffrey P. Murphy
4028 Amherst, Janesville, WI 53546
Has had his license summarily suspended. This action was based on allegations of misappropriating of premiums from customers. January 2002

Jeffrey P. Murphy
6320 Monona Dr. #206A, Madison, WI 53716
Has had his insurance license revoked. This action was based on allegations of theft from customers and utilizing premiums for own use. May 2002

Blake S. Murray
474 Cardinal Oaks Ct., Lake Mary, FL 32746
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by the state of Florida Department of Banking and Finance. November 2002

Christopher A. Musso
3013 Fairfax St., Eau Claire, WI 54701
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Charlene I. Nasgovitz
W8417 County Rd. Q, Pound, WI 54161
Has had her application for an insurance license denied. This action was based on allegations of administrative actions taken by the state of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board. December 2002

Leroy Nichols Sr.
4661 N. 27th St. #101, Milwaukee, WI 53209
Has had his application for an insurance license denied. This action was based on allegations of failing to pay state of Wisconsin taxes, a criminal conviction substantially related to insurance marketing type conduct, and not reporting a criminal conviction within 30 days. Nichols did not appear at the hearing or prehearing. August 2002

Rolland E. Nielson
14010 W. Park Ave., New Berlin, WI 53151
Paid a forfeiture of \$1,000.00. This action was based on allegations of doing business as Aim Institute of Money Management, American Finance, and Tax & Investment Advisory, licensed in securities with Innovative Securities Inc, selling viaticals to 11 persons, receiving an order from Wisconsin Division of Securities

Department of Financial Institutions on January 18, 2001, and failing to report this action to OCI. April 2002

Jessica C. Nowicki
P.O. Box 426, Fox Lake, WI 53933
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to report a previous Wisconsin administrative action on an insurance license application. December 2002

Anthonia C. Nwagbaraocha
4528 N. 84th St., Milwaukee, WI 53225
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Gloria A. Olson
2122 Edgewood Dr., Grafton, WI 53024
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2002

Christopher S. Parnham
14 Powers Ave., Madison, WI 53714
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Roger S. Patovisti
2389 Omro Rd., Oshkosh, WI 54904
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Todd E. Patten
W237 N6520 Orchard Dr., Sussex, WI 53089
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Judy C. Paul
1924 River Park Ct., Wauwatosa, WI 53226
Has had her license summarily suspended. This action was based on allegations of utilizing premiums for own use and not submitting applications to the insurer. January 2002

Judy C. Paul
1924 River Park Ct., Wauwatosa, WI 53266
Was ordered to pay a forfeiture of \$500.00 and has had her insurance license revoked. This action was based

on allegations of utilizing premiums for own use and not submitting applications to the insurer. December 2002

Bernard E. Perez

1365 17th Ave., Grafton, WI 53024

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Joseph P. Perry

6179 Marshview Ct., Hartford, WI 53027

Paid a forfeiture of \$4,000.00 jointly with FHK Corporation and was ordered to cease and desist from referencing the SeniorCare prescription drug program in any and all solicitations, including telemarketing and direct mail, and shall clearly identify the agency for which he works by name and state that the purpose of the solicitation is to sell insurance, including the product to be solicited. This action was based on allegations of using telemarketers and other representatives who failed to indicate that insurance would be solicited, made misleading references to a government program, SeniorCare, and misrepresented that OCI had approved the telemarketing script. September 2002

Shirley A. Pitts

4437 N. 64th St. Apt. Lower, Milwaukee, WI 53218

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

John J. Poehling

5708 Pembroke, Madison, WI 53711

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Dianna Dale Poindexter

RR 1 Box 502, East Lynn, WV 25512

Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by Iowa on an insurance license application and nonresponse to OCI's request for information. April 2002

Terry M. Poquette

2991 Caravan Ct., Green Bay, WI 54313

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy proceedings. December 2002

Barbara J. Porter

1530 E. 8th St., Superior, WI 54880

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Carol V. Preszler

127131 W. Bridge Rd., Aberdeen, SD 57401

Was ordered to pay a forfeiture of \$250.00 and has had her insurance license revoked. This action was based on allegations of failing to report an administrative action taken by Mississippi. Preszler did not appear at the hearing or prehearing. June 2002

Maria C. Pullara

11321 N. Shore Cliff Ln., Mequon, WI 53092

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Randall A. Rathburn

1008 Willard Dr., Apt. 11, Green Bay, WI 54304

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Cherryl L. Redding

11901 W. Lynx Ave., Milwaukee, WI 53225

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Eddie G. Reiersen

1920 Wilson Ave., Oshkosh, WI 54903

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Penny C. Reiss

N5904 Pioneer Rd., Plymouth, WI 53073

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. September 2002

Curt W. Richason

P.O. Box 18263, Milwaukee, WI 53218

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Kelly S. Roberts

2435 N. 52nd St., Milwaukee, WI 53210

Has had her application for an insurance license denied. This action was based on allegations of failing to respond

promptly to inquiries from OCI regarding criminal convictions. November 2002

Donald R. Rose

501 Polzin Rd., Cornell, WI 54732

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Douglas P. Saeger

410 5th St. N., Wisconsin Rapids, WI 54494

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Leonard Carlos Salazar

16650 Huebner #1633, San Antonio, TX 78248

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application. December 2002

Julie L. Samuels

2732 Allouez Ave., Green Bay, WI 54311

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. January 2002

Douglas L. Sanford

1309 N. 21st St., Bismarck, ND 58503

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of South Dakota on an insurance license application. January 2002

Jeffery William Schlitz

1824 75th St., Kenosha, WI 53143

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Bruce C. Schroeder

620 N. Spring St. #1, Port Washington, WI 53074

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Steven R. Schude

544 N. Ogden Ave., Apt. 155, Milwaukee, WI 53202

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Chris N. Schwarck

13597 Thrush Ave., Mason City, IA 50401

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of administrative actions taken by the states of Colorado and Iowa on an insurance license application. January 2002

Michael A. Sebald

1610 S. Wisconsin Dr., Howards Grove, WI 53083

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Peter L. Serwe

1200 Richardine Ct., Green Bay, WI 54304

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Jeffrey D. Seymour

2019 N. Farwell Apt. 110, Milwaukee, WI 53202

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Barney Sidler

2453 Seville Cir., Northbrook, IL 60062

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of administrative actions taken by the states of Wisconsin and Illinois. November 2002

David N. Silk

2123 Ginger Creek Dr., Palatine, IL 60074

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI's request for information. July 2002

Latosha C. Skinner

7847 S. Yale Ave. #D, Tulsa, OK 74136

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2002

Henry L. Smith

5871 N. 65th St., Milwaukee, WI 53218

Has had his application for an insurance license denied. This action was based on allegations of a criminal

conviction substantially related to insurance marketing type conduct. August 2002

Mamie Smith

9010 W. Portage St., Milwaukee, WI 53224

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Paula Marie Snowden

4196 Vilas Rd. #2, Cottage Grove, WI 53527

Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Earle Solomonson

8933 W. Phillips Dr., Littleton, CO 80128

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to lawsuit or arbitration. November 2002

Mark D. Sommers

9000 N. White Oak Ln., Milwaukee, WI 53217

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Gerald E. Sonneson

N2873 County B, Kewaunee, WI 54216

Has had his license suspended for 180 days. This action was based on allegations of failing to report two Wisconsin Department of Financial Institutions administrative orders to OCI, selling unregistered securities of Capital Acquisitions, Inc. (promissory notes), PCO, Inc. (viatical settlements), LASCO (promissory notes), and Inrock (promissory notes), and assisting an unauthorized insurer, New England International Surety, totaling \$700,000. All investments failed or were frauds. Sonneson invested and lost his own money in LASCO with his compensation being sales commissions. He was also sued by some customers. May 2002

Brian J. Stauff

W239 N2374 Pewaukee Rd., Waukesha, WI 53188

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Brian P. Stedl

805 Keyes St., Menasha, WI 54952

Has had his insurance license revoked. This action was

based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Francis L. Steinbrecher

1499 Plymouth Ln. Apt. D, Green Bay, WI 54303

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Robert J. Stellflue

6054 Blaska Dr., Sun Prairie, WI 53590

Paid a forfeiture of \$250.00 and has had his license suspended for 14 days. This action was based on allegations of failing to accurately and fully respond to inquiries from OCI. May 2002

James D. Stevenson

12629 Fillyside, Dunlap, IL 61525

Agreed to pay a forfeiture of \$250.00 and agreed to report any administrative action regarding an occupational license as required by s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by Illinois in 1999. January 2002

Orlando L. Stokes

714 W. Vliet St. #335, Milwaukee, WI 53205

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a criminal conviction. August 2002

James R. Stolz

961 Shelly Ct., Oconomowoc, WI 53066

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Teresa A. Tanking

6327 27th Ave., Kenosha, WI 53143

Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and her Huber privileges having been revoked. September 2002

Bruce P. Tatera

W5247 Wisconsin Dr., Elkhorn, WI 53121

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. December 2002

John William Tesseyman III
1680 Frostwood Dr., Tyler, TX 75703
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding Texas administrative action. August 2002

Michael Thomas Thompson
135 Southmayd Rd., Waterbury, CT 06705
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support obligations. November 2002

John A. Titterington Sr.
10897 Pinewood Dr., Parker, CO 80138
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of Wisconsin, Idaho, Nebraska, and Iowa on an insurance license application. January 2002

William T. Tucker
12901 W. Wyndridge Dr. #104, New Berlin, WI 53151
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2002

Thomas J. Utecht
971 Armour Rd., Oconomowoc, WI 53066
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Jason A. Vansleet
1218 Prospect Ave., Wausau, WI 54403
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal conviction. November 2002

Reynaldo X. Velez Jr.
1145 W. Baseline Rd. # 1037, Tempe, AZ 85283
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support obligation arrearage. January 2002

Paul A. Venema
4155 Finch Ln., Delavan, WI 53115
Has had his application for an insurance license denied. This action was based on allegations of a criminal

conviction substantially related to insurance marketing type conduct. February 2002

Lawrence L. Ventresca
3627 N. Pacific Ave., Chicago, IL 60634
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. April 2002

Lee A. Volz
P.O. Box 1214, Appleton, WI 54912
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Gregory J. Walsh
3002 164th Pl. N., Clearwater, FL 33760
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of administrative action taken by the state of Florida on an insurance license application. January 2002

Lynn S. Weis
31029 Bushnell Rd., Burlington, WI 53105
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

John A. White
805 S. 7th St., P.O. Box 3233, La Crosse, WI 54602
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding civil judgments or bankruptcy. January 2002

Rufus D. Wilkerson
8737 W. Dogwood St., Milwaukee, WI 53224
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. December 2002

Gary L. Wilson
P.O. Box 39, Coon Valley, WI 54623
Paid a forfeiture of \$500.00 and was ordered to truthfully answer all questions on insurance applications. This action was based on allegations of failing to disclose a 1976 criminal conviction on an insurance application. February 2002

Terry E. Wiseman
637 10th Ct., Onalaska, WI 54650
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2002

Michael J. Wolters
9242 W. National Ave., West Allis, WI 53277
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal background substantially related to insurance type activities. Wolters did not appear at the hearing or prehearing. October 2002

Barry M. Wood
3210 E. Parkside Blvd., Apt. 6, Appleton, WI 54915
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2002

Maggie Young
8253 N. Teutonia Ave., Milwaukee, WI 53209
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

David B. Ziegahn
640 E. Johnson St. # 7, Madison, WI 53703
Paid a forfeiture of \$250.00 and was ordered to avoid the use of misleading terms in connection with insurance business and has had his license suspended for 45 days. This action was based on allegations of signing or stamping another agent's name on annuity applications when he had not witnessed the applicant's signatures and using a misleading marketing term of "senior advisor" in his insurance business. December 2002

Allegations and Actions Against Companies:

1Source Auto Warranty Com, Inc.
5600 S. Quebec St., Ste. 300B
Greenwood Village, CO 80111
Agreed to pay a forfeiture of \$7,500.00 and agreed to provide the information requested and cease and desist from issuing extended warranties in Wisconsin unless and until it has obtained a limited certificate of authority to solicit warranty business in Wisconsin. This action was based on allegations of failing to respond promptly to inquiries from OCI and doing a warranty business without proper authority. December 2002

Allstate Indemnity Company
3075 Sanders Rd. Ste. H1B, Northbrook, IL 60062
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2002

American Bankers Insurance Company of Florida
11222 Quail Roost Dr., Miami, FL 33157
Was ordered to comply with previous examination order. This action was based on allegations of failing to comply with a previous examination order. November 2002

American Bankers Life Assurance Company of Florida
11222 Quail Roost Dr., Miami, FL 33157
Paid a forfeiture of \$71,173.00 and was ordered to comply with previous examination order. This action was based on allegations of failing to comply with a previous examination order. November 2002

American Investors Life Insurance Company, Inc.
555 S. Kansas Ave., Topeka, KS 66601
Was ordered to accept business only from a properly appointed agent and to properly represent information to insureds regarding its products. This action was based on allegations of accepting business from an unappointed agent who misstated terms of an annuity, omitted material information, and converted a policy without consent. September 2002

AMEX Assurance Company
3500 Packerland Dr., DePere, WI 54115
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing nonrenewal notices less than 60 days prior to the renewal date. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. April 2002

Aon Home Warranty Services, Inc.
1000 Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2002

Aon Innovative Solutions
1000 Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Automotive Warranty Services, Inc.

1000 Milwaukee Ave., Glenview, IL 60025

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2002

Benmark, Inc.

1100 Circle 75 Pky., Ste. 320, Atlanta, GA 30339

Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken against Stephen D. Whipple by the state of South Dakota on an insurance license application. September 2002

Brown & Brown of Lehigh Valley Inc.

3893 Adler Pl., Bethlehem, PA 18017

Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against William Lehr by the states of Massachusetts and Wisconsin on an insurance corporation license application. November 2002

Butlerandco Com Inc.

3144 Country Rd. S, Little Suamico, WI 54141

Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2002

Commercial Union Insurance Company

One Beacon St., Boston, MA 02108

Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from agents until they have been properly appointed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. June 2002

Compcare Health Services Insurance Corp.

20855 Watertown Rd. Ste. 140, Waukesha, WI 53186

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. September 2002

Connecticut General Life Insurance Company

900 Cottage Grove Rd., Hartford, CT 06152

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Conseco Life Insurance Company

P.O. Box 1970, Carmel, IN 46032

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Conseco Senior Health Insurance Company

11815 N. Pennsylvania St., Carmel, IN 46032

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Consumer Program Administrators, Inc.

1000 Milwaukee Ave., Glenview, IL 60025

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Continental Casualty Company

CNA Plaza, Chicago, IL 60685

Agreed to pay a forfeiture of \$2,500.00 and agreed to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order. January 2002

Continental Casualty Company

CNA Plaza, 333 S. Wabash, Chicago, IL 60685

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Continental Casualty Company

CNA Plaza, Chicago, IL 60685

Paid a forfeiture of \$4,000.00 and was ordered to provide the information requested and to promptly reply in the future to information requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2002

Continental Casualty Company

CNA Plaza, Chicago, IL 60685

Paid a forfeiture of \$10,000.00 and was ordered to provide the requested information and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Economy Premier Assurance Company
385 Washington St., St. Paul, MN 55102

Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Eldorado Claims Services, Inc.
5353 N. 16th St. #100, Phoenix, AZ 85016

Paid a forfeiture of \$500.00 and was ordered to provide the information requested within ten days and promptly reply in writing to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

Employee Benefit Plan Administration, Inc.
263 Drakeside Rd., Hampton, NH 03842
Agreed to pay a forfeiture of \$500.00. This action was based on allegations of failing to respond promptly to OCI regarding the cancellation of their performance bond and failing to obtain and maintain a performance bond. February 2002

FBK Corporation
5990 N. Green Bay Ave., Milwaukee, WI 53209
Paid a forfeiture of \$4,000.00 jointly with Joseph Perry and was ordered to cease and desist from referencing the SeniorCare prescription drug program in any and all solicitations, including telemarketing and direct mail, and shall clearly identify the agency by name and state that the purpose of the solicitation is to sell insurance, including the product to be solicited. This action was based on allegations of using telemarketers and other representatives who failed to indicate that insurance would be solicited, made misleading references to a government program, SeniorCare, and misrepresented that OCI had approved the telemarketing script. September 2002

Fidelity and Guaranty Life Insurance Company
1001 Fleet St. 7th Fl., Baltimore, MD 21202
Paid a forfeiture of \$500.00 and was ordered to comply with s. Ins 25.30 (1), Wis. Stat. and demonstrate what corrective action has been taken. This action was based on allegations of disclosure of an insured's nonpublic financial information. September 2002

Frascona Buick
11221 W. Burleigh St., Wauwatosa, WI 53222
Paid a forfeiture of \$500.00 and was ordered to cease and desist from soliciting and submitting insurance applications for Wisconsin residents until the dealership has a properly licensed agent employed. This action

was based on allegations of doing an insurance business without proper authority. September 2002

Future Benefits of Wisconsin, Inc.
P.O. Box 7, Oregon, WI 53575
Was ordered to cease and desist conducting an insurance business and cease from associating with Jeffrey Murphy and Future Benefits of Wisconsin, Inc. This action was based on allegations of marketing firm associated with theft from customers and misappropriation of premiums. January 2002

GE Warranty Management Inc.
Appliance Park AP6-218, Louisville, KY 40225
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2002

GEICO Casualty Insurance Company
One GEICO Plaza, Washington, DC 20076
Agreed to pay a forfeiture of \$4,000.00 and agreed to accept applications only from properly appointed agents. This action was based on allegations of allowing agents to submit applications prior to appointing the agent. June 2002

GEICO General Insurance Company
One GEICO Plaza, Washington, DC 20076
Agreed to pay a forfeiture of \$10,000.00 and agreed to accept applications only from properly appointed agents. This action was based on allegations of allowing agents to submit applications prior to appointing the agent. June 2002

GEICO Indemnity Insurance Company
One GEICO Plaza, Washington, DC 20076
Agreed to pay a forfeiture of \$2,000.00 and agreed to accept applications only from properly appointed agents. This action was based on allegations of allowing agents to submit applications prior to appointing the agent. June 2002

General Electric Capital Assurance Company
P.O. Box 320, Lynchburg, VA 24505
Paid a forfeiture of \$1,500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

General Insurance Company of America
P.O. Box 34920, Seattle, WA 98124
Paid a forfeiture of \$500.00 and was ordered to cease

and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. May 2002

Globe American Casualty Company
350 E. 96th St., Indianapolis, IN 46206

Was ordered to cease and desist from returning a premium that is less than the pro rata unearned premium without providing proper notice to policyholders. This action was based on allegations of issuing an improper refund for an insurance policy. May 2002

Golden Rule Insurance Company
712 11th St., Lawrenceville, IL 62439

Paid a forfeiture of \$10,000.00 and was ordered to comply with the multi-state examination settlement agreement. This action was based on allegations contained in a multi-state market conduct examination settlement agreement. November 2002

Government Employees Insurance Company
One GEICO Plaza, Washington, DC 20076,
Agreed to pay a forfeiture of \$1,000.00 and agreed to accept applications only from properly appointed agents. This action was based on allegations of allowing agents to submit applications prior to appointing the agent. June 2002

Great American Insurance Company
580 Walnut St. 10th Fl., Cincinnati, OH 45202
Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Ideal Electronics of Wisconsin, Inc.
621 Ridgeway Dr., Hartland, WI 53029
Was ordered to cease and desist from issuing warranties in Wisconsin until it has obtained a limited certificate of authority to solicit warranty business. This action was based on allegations of doing an insurance business without proper authority. June 2002

Illinois National Insurance Company
Connell Corporate Center 1, One Connell Dr.
Berkeley Heights, NJ 07922
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Interstate Fire and Casualty Company
55 E. Monroe St. Ste. 3300, Chicago, IL 60603
Agreed to pay a forfeiture of \$1,000.00 and agreed to cease and desist from issuing a policy without an approved form and without filing certificate of insurance with the Patients Compensation Fund and agreed to file the policy forms for OCI approval. This action was based on allegations of failing to have approved medical malpractice policy form and failing to file a certificate of insurance with the Patients Compensation Fund. November 2002

Kenosha County Mutual Insurance Company
P.O. Box 115, Bristol, WI 53104
Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing policies unless a proper nonrenewal notice is sent at least 60 days prior to the expiration date. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. May 2002

Lawyers Title Insurance Corporation
P.O. Box 27567, Richmond, VA 23261
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Life Insurance Company of Georgia
P.O. Box 105006, Atlanta, GA 30348
Was ordered to comply with a multi-state regulatory settlement agreement specifying relief for policyholders. This action was based on allegations of using discriminatory race-based underwriting procedures in life insurance. November 2002

Lincoln Benefit Life Company
P.O. Box 80469, Lincoln, NE 68501
Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Lincoln Benefit Life Company
P.O. Box 80469, Lincoln, NE 68501
Agreed to pay a forfeiture of \$3,500.00 and agreed to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to comply promptly with an order. July 2002

Lincoln Benefit Life Company

P.O. Box 80469, Lincoln, NE 68501

Paid a forfeiture of \$5,000.00 and was ordered to provide the requested information and in the future to promptly reply in writing to all requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

Lincoln Heritage Life Insurance Company

4343 E. Camelback Rd., Phoenix, AZ 85018

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. May 2002

Massachusetts Mutual Life Insurance Company

1295 State St., Springfield, MA 01111

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Metropolitan Insurance and Annuity Company

P.O. Box 350, Warwick, RI 02887

Paid a forfeiture of \$2,500.00 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order. January 2002

Metropolitan Life Insurance Company

334 Madison Ave., P.O. Box 633

Convent Station, NJ 07961

Paid a forfeiture of \$2,500.00 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order. January 2002

Metropolitan Life Insurance Company

334 Madison Ave., P.O. Box 633

Convent Station, NJ 07961

Paid a forfeiture of \$1,000.00 and was ordered to reply promptly in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Metropolitan Property and Casualty Insurance Company

P.O. Box 350, Warwick, RI 02887

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of intermediary agent who is not properly listed. This action was based

on allegations of allowing an agent to submit applications prior to appointing the agent. April 2002

MONY Life Insurance Company of America

1740 Broadway, New York, NY 10019

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2002

Mt. Morris Mutual Insurance Company

N1211 Cty. Rd. B, Coloma, WI 54930

Was ordered to pay a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

National Auto Care Corp.

101 Green Meadows Dr. S., Westerville, OH 43081

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. December 2002

National Union Fire Insurance Company of Pittsburgh

70 Pine St., New York, NY 10270

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and reply promptly in writing to all requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

National Union Fire Insurance Company of Pittsburgh

70 Pine St., New York, NY 10270

Paid a forfeiture of \$1,500.00 and was ordered to provide the requested information and reply promptly in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

National Union Fire Insurance Company of Pittsburgh

70 Pine St., New York, NY 10270

Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information and reply promptly in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2002

Nationwide Mutual Insurance Company

1 Nationwide Plaza, Columbus, OH 43215

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Native American Insurance Company, Inc. N\K\A Native American Mutual Insurance
897 Chelsea Rd., Poplar, MT 59255

Was ordered to cease and desist from soliciting any investment, contribution, or subscription until an organization permit is obtained from the commissioner. This action was based on allegations of doing an insurance business without proper authority. June 2002

Network Health Plan of Wisconsin, Inc.
1570 Midway Rd., Menasha, WI 54952

Paid a forfeiture of \$10,000.00. This action was based on allegations of failing to comply with a previous examination order. August 2002

Nissan Motor Ins. Services Corp.
18501 S. Figueroa St., Gardena CA 90248

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. December 2002

Nissan North America, Inc.
18501 S. Figueroa St., Gardena, CA 90248

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. December 2002

North Central Life Insurance Company
1000 Woodfield Rd, Schaumburg, IL 60173

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly licensed. This action was based on allegations of utilizing the services of an unlicensed agent. September 2002

North River Insurance Company, The
P.O. Box 1943, Morristown, NJ 07960

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2002

NWC Service Corporation
616 N. Eckhoff St., Orange, CA 92868

Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and provide proof of financial security for the in-force contracts. This action was based on allegations of doing a warranty business without proper authority. July 2002

Old Republic Insurance Company
P.O. Box 789, Greensboro, PA 15601

Paid a forfeiture of \$1,000.00 and was ordered to provide

the information requested and promptly reply to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2002

OneBeacon Midwest Insurance Company
One Beacon St., Boston, MA 02108

Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from agents until they have been properly appointed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. June 2002

PHL Variable Insurance Company
One American Row, Hartford, CT 06115

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Pre-Paid Legal Casualty, Inc.
P.O. Box 145, Ada, OK 74820

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent for types of insurance that the agent is not authorized to solicit. This action was based on allegations of allowing an agent to submit applications for types of insurance that the agent was not authorized to solicit. September 2002

Principal Life Insurance Company
711 High St., Des Moines, IA 50392

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and reply promptly in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Progressive Casualty Insurance Company
6300 Wilson Mills Rd. W33, Mayfield Village, OH 44143

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2002

Progressive Halcyon Insurance Company
6300 Wilson Mills Rd. #W33, Mayfield, OH 44143

Paid a forfeiture of \$3,500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to comply promptly with an order issued. September 2002

Protective Life Insurance Company

P.O. Box 2606, Birmingham, AL 35223

Paid a forfeiture of \$500.00 and was ordered to cease and desist from using the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. September 2002

Prudential Insurance Company of America, The

213 Washington St., 9th Fl., Newark, NJ 07102

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2002

Prudential Insurance Company of America, The

213 Washington St., 9th Fl., Newark, NJ 07102

Paid a forfeiture of \$1,000.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2002

Royal & SunAlliance Personal Insurance Company

P.O. Box 1000, Charlotte, NC 28201

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

Royal & SunAlliance Personal Insurance Company

P.O. Box 1000, Charlotte, NC 28201

Paid a forfeiture of \$2,000.00 and was ordered to provide the requested information and promptly reply in writing to future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI and failed to promptly comply with an order issued by OCI. December 2002

Royal Indemnity Insurance Company

P.O. Box 1000, Charlotte, NC 28201

Paid a forfeiture of \$5,000.00 and was ordered to continue the policy issued to Gorman & Company, Inc. because of an improper cancellation notice and to provide the information requested. This action was based on allegations of issuing improper mid-term cancellations of an insurance policy and failing to promptly respond to request for information. May 2002

Royal Warranty Services, Inc.

9300 Arrowpoint Blvd., Charlotte, NC 28273

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. October 2002

Safeco Life Insurance Company

10785 Willows Rd. NE, Bldg. D, Redmond, WA 98052

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

Secura Insurance, A Mutual Company

P.O. Box 819, Appleton, WI 54912

Agreed to pay a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous examination order. October 2002

Sentry Insurance a Mutual Company

1800 N. Point Dr., Stevens Point, WI 54481

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply in writing to future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Shell Motorist Club, Inc.

P.O. Box 8610, Elmhurst, IL 60126

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and respond promptly to all future inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2002

Southland Life Insurance Company

P.O. Box 105006, Atlanta, GA 30348

Paid a forfeiture of \$1,000.00 and was ordered to comply with a multi-state regulatory settlement agreement specifying relief for policyholders. This action was based on allegations of using discriminatory race-based underwriting procedures in life insurance. November 2002

Standard Guaranty Insurance Company

260 Interstate N. Cir. NW, Atlanta, GA 30339

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and respond promptly to all future requests for information from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2002

Sun Life Assurance Company of Canada (US)
12 Worcester St., P.O. Box 9133
Wellesley Hills, MA 02481

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

SunAmerica Life Insurance Company
1 SunAmerica Center, Los Angeles, CA 90067

Paid a forfeiture of \$500.00 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Travelers Life and Annuity Company, The
1 Tower Square, Hartford, CT 06183

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. April 2002

Travelers Life and Annuity Company, The
1 Tower Sq., Hartford, CT 06183

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and in the future promptly reply in writing. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

Tridell Financial, Inc.

400 N. Central Ave., Ste. 104, Phoenix, AZ 85004

Was ordered to cease and desist from advertising, doing, or purporting to do, an insurance business in Wisconsin unless it obtains a certificate of authority. This action was based on allegations of doing an insurance business without proper authority. May 2002

Ultimate Warranty Corporation

21360 Center Ridge Rd., Rocky River, OH 44116

Paid a forfeiture of \$7,500.00 and was ordered to cease and desist from issuing vehicle service contracts in Wisconsin until it has obtained proper authority to solicit warranty business. This action was based on allegations of doing insurance business without proper authority and failure to respond to request for information. June 2002

United Healthcare Insurance Company
450 Columbus Blvd., Hartford, CT 06103

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2002

United States Life Insurance Company in the City of New York

P.O. Box 1580, Neptune, NJ 07754

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2002

United Wisconsin Insurance Company

P.O. Box 2013, Milwaukee, WI 53201

Paid a forfeiture of \$500.00 and was ordered to cease and desist from canceling worker's compensation policies mid-term unless the reason for cancellation falls within one of the acceptable grounds set forth in ch. Ins 21, Wis. Adm. Code, and is accurately stated in the notice. This action was based on allegations of issuing an improper mid-term cancellation of a worker's compensation insurance policy. May 2002

Universal Surety Company

P.O. Box 80468, Lincoln, NE 68501

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. August 2002

USAA Casualty Insurance Company

9800 Fredericksburg Rd., San Antonio, TX 78288,

Agreed to pay a forfeiture of \$500.00 and agreed to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2002

Vehicle Protection Plus, LLC

268 Christian Church Rd., Ste. 1

Johnson City, TN 37615

Paid a forfeiture of \$1,300.00 and was ordered to cease and desist from using forms unless and until they have been approved for use in Wisconsin. This action was based on allegations of using unapproved policy forms. August 2002

Warranty Gold, Ltd.

7501 Hwy. 290E, Ste. #101, Austin, TX 78723

Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from issuing vehicle service contracts in Wisconsin until it has obtained a limited certificate of authority to solicit warranty business and provide proof of financial security for the in-force service contracts. This action was based on allegations of doing an insurance business without proper authority. June 2002

Wausau Benefits, Inc.

115 W. Wausau Ave., Wausau, WI 54401

Agreed to pay a forfeiture of \$500.00 and agreed to provide the requested information and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2002

WEA Insurance Corporation

P.O. Box 7338, Madison, WI 53707

Was ordered to cease and desist from changing an insured's rating basis from pool to individual as a direct consequence of the request of the insured to obtain claims data. This action was based on allegations of violating group health insurance laws. May 2002

Webster Insurance

112 S. Turnpike Rd., Wallingford, CT 06492

Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against John Klecha by the states of Kansas and Oklahoma on an insurance license application. July 2002

Western Diversified Life Insurance Company

P.O. Box 770, Deerfield, IL 60015

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. September 2002

Western National Mutual Insurance Company

5350 W. 78th St., Edina, MN 55439

Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. June 2002

Wisconsin A.U.L. Inc.

1325 Imola Ave. W. PMB 318, Napa, CA 94559

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. September 2002

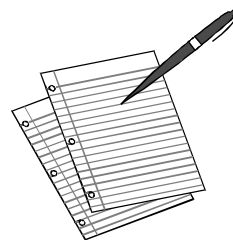
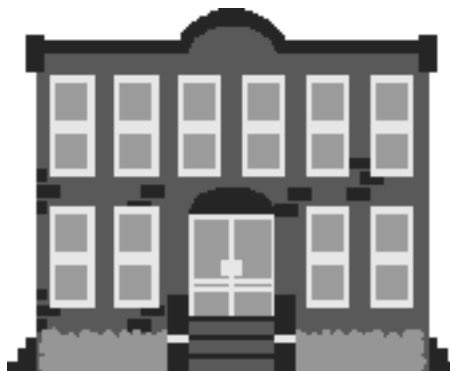
Wolf Financial Services Inc.

6822 W. North Ave., Wauwatosa, WI 53213

Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2002

Copies of administrative actions taken by the Office of the Commissioner of Insurance on insurance companies and agents starting in the year 2002 can be viewed and printed from OCI's Web site at <http://oci.wi.gov/admact/admact.htm>. For older actions, contact records @oci.state.wi.us.

Segregated Funds



Local Government Property Insurance Fund (Fund)

The purpose of the Fund is to make reasonably priced property insurance available for tax-supported local government property such as government buildings, schools, libraries, and motor vehicles. The Fund provides policy and claim service to the policyholders.

As of June 30, 2002, the Fund insured 1,183 policyholders: 72 counties, 323 schools, 162 cities, 268 towns, 247 villages, and 111 miscellaneous (libraries, etc.). The number of policyholders increased by 50 (4.4%) since the previous fiscal year-end. Two graphs are included that reflect growth in the Fund's policyholder base and growth in its insurance coverage in force.

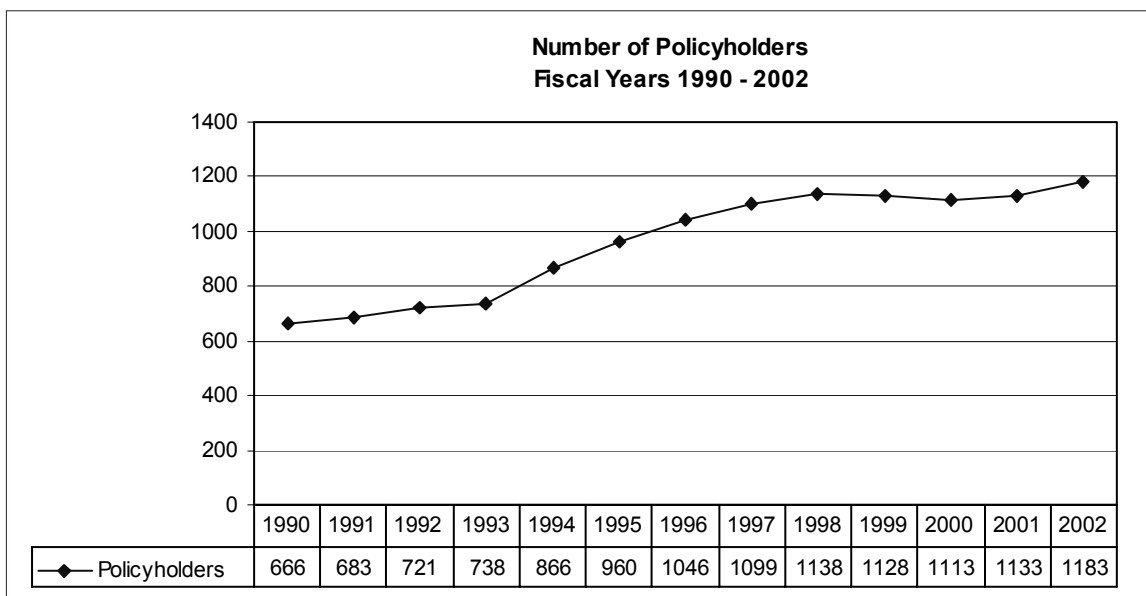
The Fund's insurance in force represents property that is insured against loss. The more property insured, the greater the potential for a loss. The total amount of insurance in force as of June 30, 2002, was \$29.7 billion, up from \$27.6 billion as of the previous fiscal year-end. The Fund's total insurance in force increased \$2.1 billion over the June 30, 2001, level while its surplus (total assets minus total liabilities) actually decreased approximately \$3.9 million, over the same time period.

Two pie charts reflecting premium earned distribution by type of policyholder and the breakdown by type of policy purchased are also attached. The majority of the Fund's insureds are using the valuation project service that began in 1988. This unique method of valuing buildings, contents, property in the open and contractor's equipment was developed to promote equity in premiums and the proper reporting of values.

Participants not only have broader coverage, but also enjoy the benefits of automatic computer-generated statements of values.

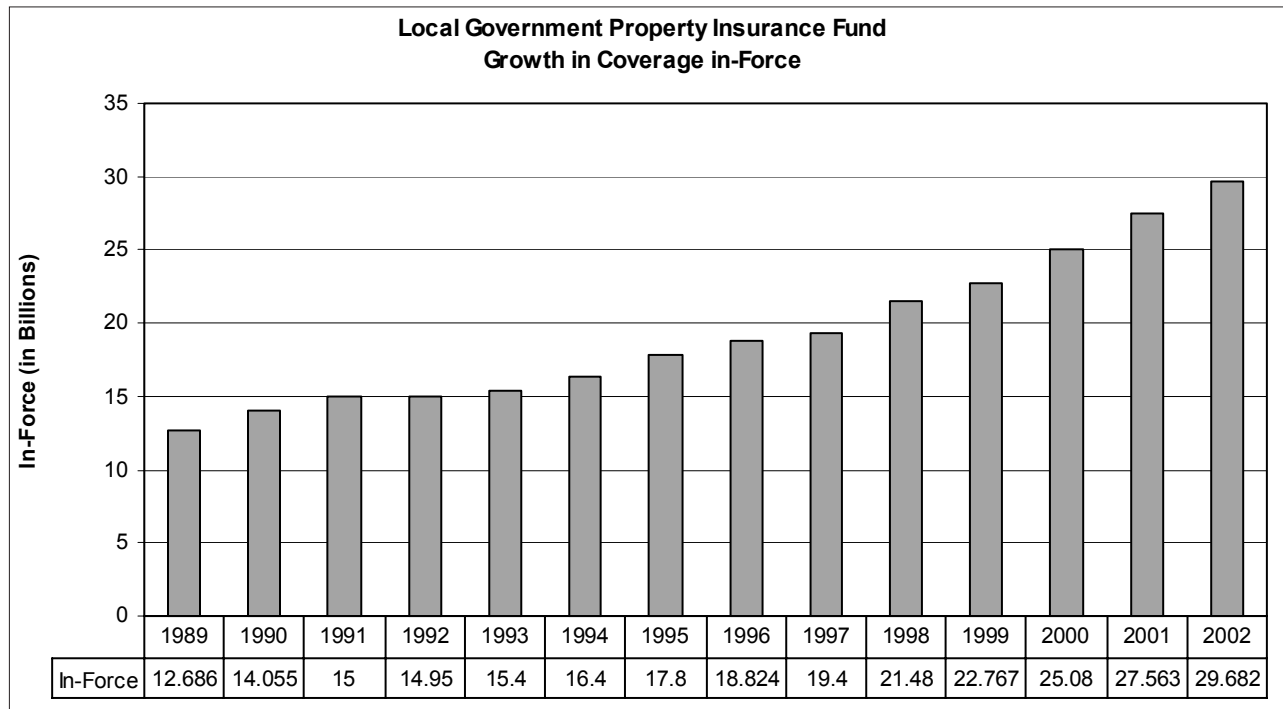
During 1998 the Fund modified its valuation policy form coverage with respect to replacement coverage for fine arts, collectible items, and museum collections. These changes were necessary to permit the Fund to better assess its exposure relative to fine arts, collectible items, and museum collections, which can have substantial replacement costs. Effective January 1, 1999, the most the Fund will pay for any one item is \$50,000. If the insured desires higher amounts of coverage on a per item basis, it must either schedule the individual property and provide an estimated replacement value, or purchase an endorsement that offers coverage subject to per item, per exhibit, and per occurrence limitations. Also as of January 1, 2002 the Fund changed the contract administrator to The ASU Group. As a result of this change, the policy and claims administration services office has been relocated to Madison, Wisconsin.

The Fund's balance sheet and income statement for the fiscal year ending June 30, 2002, are included with this report. The Fund experienced an underwriting loss of \$5.2 million and a net loss of almost \$3.9 million after investment income was taken into consideration. Rates prior to 2001 had remained relatively stable. However, due to the anticipated net loss and changes in the Fund's reinsurance program's retention levels, the Fund implemented a 24% increase in building and content rates effective July 1, 2001, with an additional rate

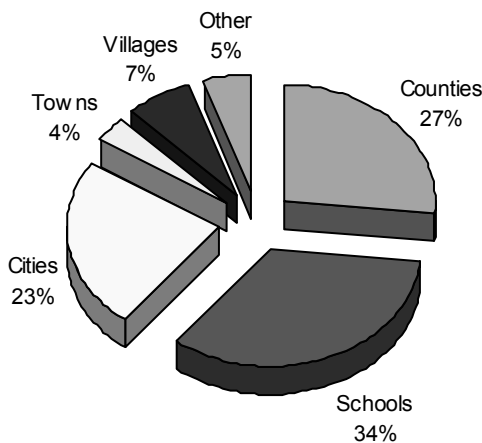


increase of 24% for all lines of coverage to be effective July 1, 2002. In addition, as of the year-end 2001, the Fund engaged an independent actuarial consulting firm to assist it with loss analysis and rating issues. A preliminary recommendation is pending for an overall 89% rate increase to be effective January 1, 2003, which will be updated in next year's fiscal year 2003 report.

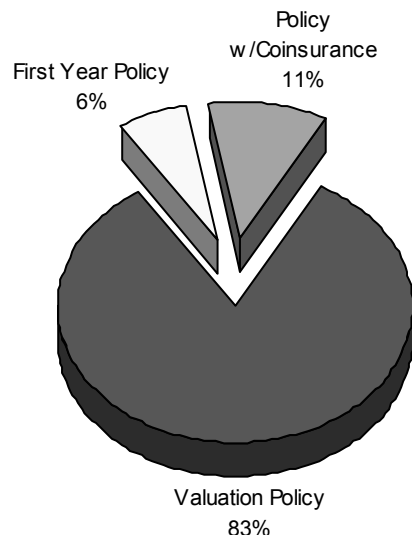
Fund management will continue to monitor insurance in force, claims trends and Fund surplus when evaluating the Fund's rating structure. Claims costs coupled with higher self-insured Fund reinsurance retention levels and higher reinsurance premium continue to be a factor in the rate-setting analysis.



**Direct Premium Earned by Entity Type
Fiscal Year Ending June 30, 2002**



Percent of Policies by Policy Type



Wisconsin Insurance Report Business of 2002
Segregated Funds, Local Government Property Insurance Fund

Following are financial statements—balance sheet and income statements—for the Fund for the fiscal year ending June 30, 2002.

Local Government Property Insurance Fund Balance Sheet—Statutory Basis June 30, 2002		
Assets		
Bonds - Amortized Cost	\$14,632,853	
Investment Fund	12,021,000	
Cash at Treasury	869	
Premiums Receivable	717,253	
Reinsurance Recoverable	348,257	
Interest Receivable	<u>327,108</u>	
Total Assets		<u>\$28,047,340</u>
Liabilities and Surplus		
Liabilities		
Net Loss Reserves	\$ 7,008,272	
Loss Adjustment		
Expenses Payable	59,200	
Net Unearned Premiums	3,328,130	
Other Expenses Payable	<u>704,464</u>	
Total Liabilities		\$11,100,066
Surplus		
Surplus - Beginning of Year	20,819,224	
Net Income	<u>(3,871,950)</u>	
Surplus - End of Year		<u>16,947,274</u>
Total Liabilities and Surplus		<u>\$28,047,340</u>

Local Government Property Insurance Fund Income Statement—Statutory Basis June 30, 2002		
Premiums Earned		
Direct Premium Earned	\$12,832,890	
Reinsurance Ceded	<u>(2,815,158)</u>	
Net Premium Earned		\$10,017,732
Losses Incurred		
Direct Losses Incurred	13,759,879	
Reinsurance Loss		
Recoveries	<u>(221,222)</u>	
Net Losses Incurred		13,538,657
Loss Adjustment Expenses	620,493	
Other Underwriting Expenses	<u>1,078,182</u>	
Total Net Losses and Expenses		<u>15,237,332</u>
Underwriting Loss		(5,219,600)
Investment & Other Income		
Interest on Bonds	1,101,544	
Investment Fund Earnings	291,612	
Realized Capital Gain	159	
Other Income	293	
Investment Expenses	<u>(45,958)</u>	
Net Investment Income		<u>1,347,650</u>
Net Loss Before Dividends		(3,871,950)
Dividends to Policyholders		(0)
Net Income		<u>\$(3,871,950)</u>

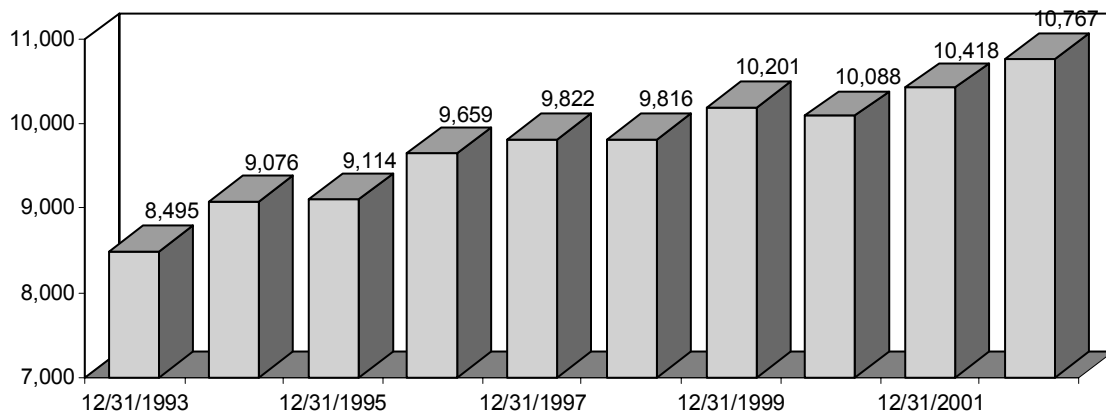
Patients Compensation Fund (Fund)

The Fund was created in 1975 to provide excess medical malpractice insurance for Wisconsin health care providers. The Fund is governed by a 13-member Board of Governors (Board) that consists of 3 insurance industry representatives, a member named by the Wisconsin Academy of Trial Lawyers, a member named by the State Bar Association, 2 members named by the State Medical Society of Wisconsin, a member named by the Wisconsin Hospital Association, 4 public members appointed by the Governor, and the Commissioner of Insurance who serves as the chair. The Fund's administrative staff is provided by OCI.

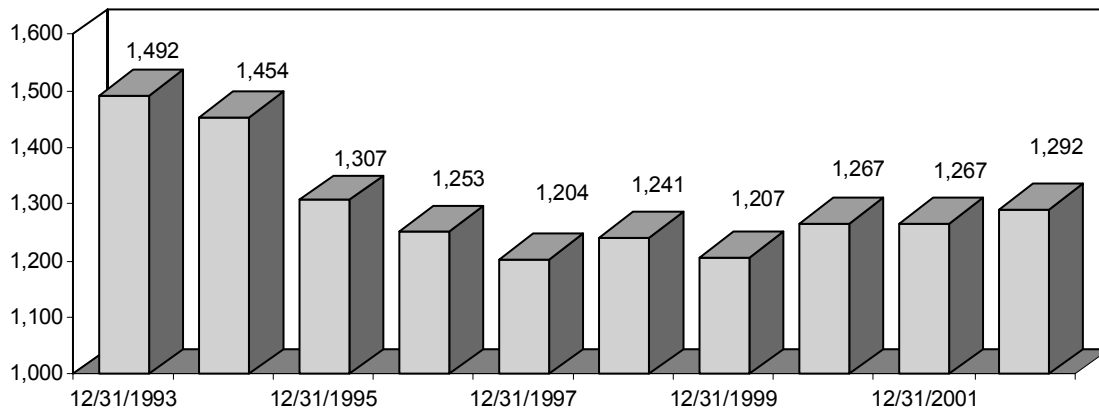
The Board is assisted by an Underwriting and Actuarial Committee, a Legal Committee, a Claims Committee, an Investment/Finance and Audit Committee, a Risk Management Steering Committee, and a Peer Review Council. The Board and its committees meet quarterly.

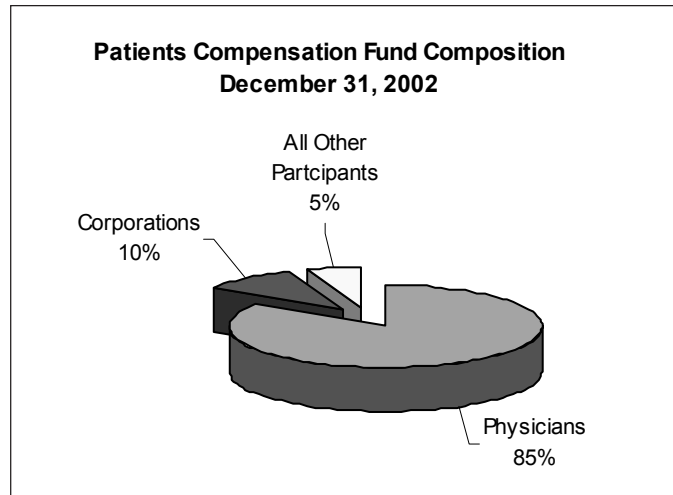
The Fund operates on a fiscal year basis—July 1 through June 30. Administrative costs, operating costs, and claim payments are funded through assessments on participating health care providers.

**Physicians in Patients Compensation Fund
1993-2002**

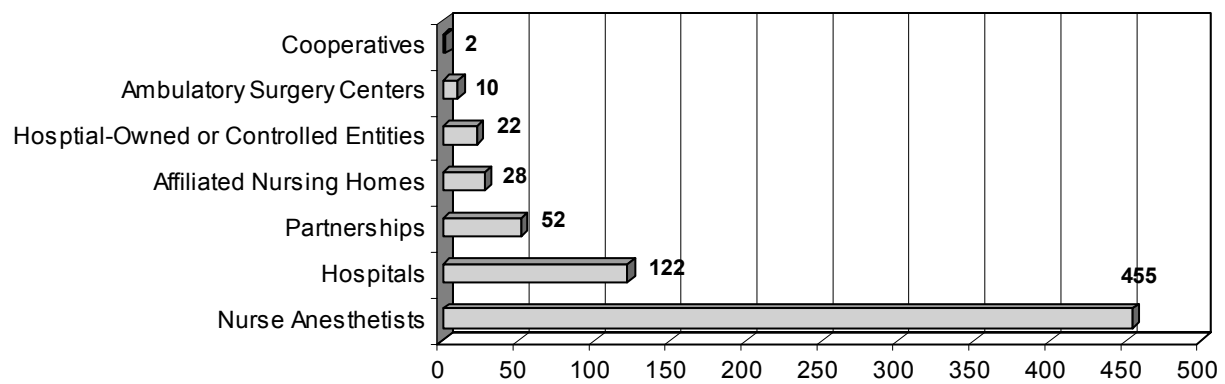


**Corporations in Patients Compensation Fund
1993-2002**

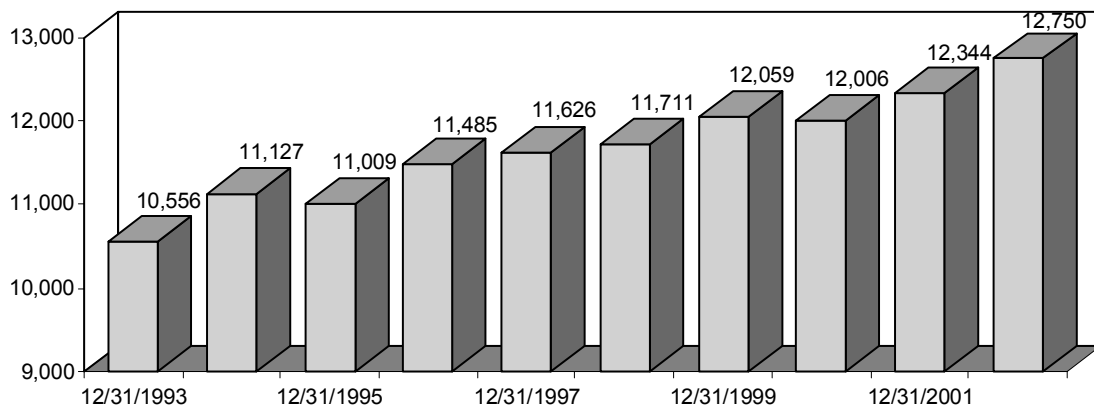




***All Other Participants in Patients Compensation Fund
 December 31, 2002**



**Patients Compensation Fund Participants
 1993-2002**

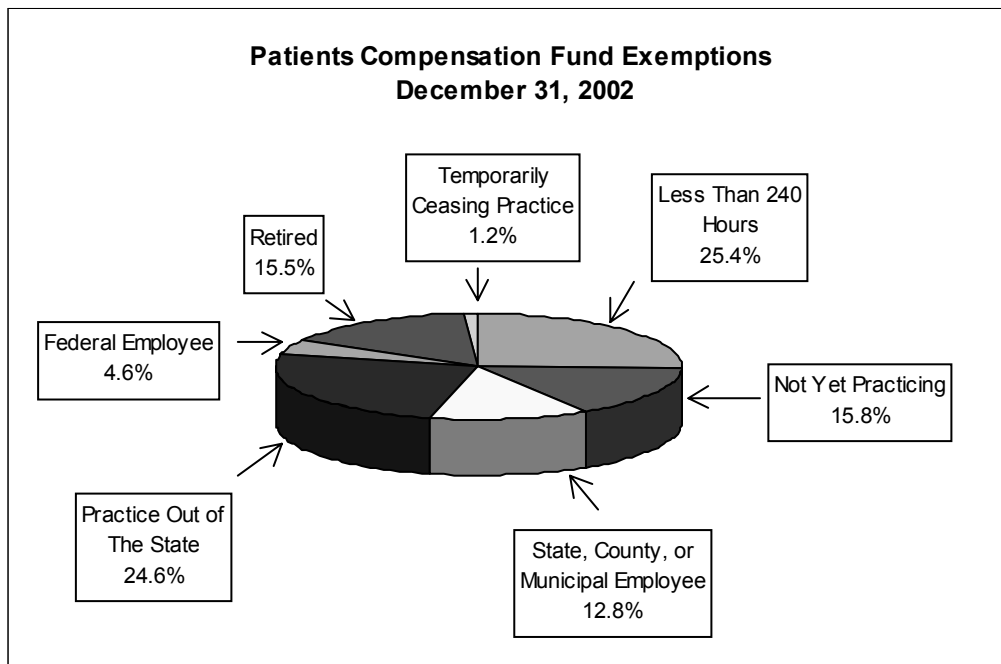


As of December 31, 2002, the vast majority of Fund participants were physicians at 85% with corporations comprising another 10% and the remaining 5% comprised of various other participant types, as illustrated in the chart on the previous page. At year-end 2002, Fund participants totaled 12,750 comprised of 10,767 physicians, 1,292 corporations, 455 nurse anesthetists, 122 hospitals with 28 affiliated nursing homes, 52 partnerships, 22 hospital-owned or controlled entities, 10 ambulatory surgery centers, and 2 cooperatives.

From July 1, 1975, through December 31, 2002, 4,799 claims had been filed in which the Fund was named. During this period, the Fund's total number of paid claims increased to 597, totaling \$535,168,653. Of the total number of claims in which the Fund has been named, 3,888 claims have been closed with no indemnity payment. Of the remaining open claims reported as of December 31, 2002, 29 cases carried aggregate case reserves of \$32,117,721, while 285 cases had no reserves established.

Major Activities for 2002:

- Fund administration, in conjunction with legal counsel, closely monitored claims filed which challenge the constitutionality of the noneconomic and wrongful death caps. This is an ongoing issue and will be closely monitored.
- Fund administration closely monitored the use of outside counsel. Pursuant to a court decision in 2000, the Fund hires separate defense counsel on each claim. Fund staff monitors the claims and the use of these outside counsel to ensure that while the Fund receives the necessary representation, that legal fees are controlled.
- Extensive work continued during 2002 to verify and process up-to-date exemption status for providers that held a license to practice in Wisconsin but for which a current exemption or certificate was not on file with the Fund. Providers that remain in noncompliance are referred to their respective licensing boards for enforcement action by that board. As of December 31, 2002, 9,577 providers claimed an exemption from the Fund. The various basis for the exemptions are illustrated in the chart below:



Wisconsin Insurance Report Business of 2002
Segregated Funds, Patients Compensation Fund

Following are financial statements—balance sheet and income statement—for the Fund for the fiscal year ending June 30, 2002. The figures reported are on an unaudited basis.

Patients Compensation Fund	
Balance Sheet	
June 30, 2002	
Unaudited	
Assets	
Cash	\$ 228,563
State Investment Fund Shares (market value)	16,903,518
Long-term Investments (market value)	560,906,806
Bond Investment Income Receivable	8,652,887
Short-term Interest Receivable	36,068
Assessments Receivable	200,453
Less: Allowance for Uncollectible Accounts	(451)
Prepaid Items	6,499
Furniture & Equipment (net of depreciation)	16,460
Office Supplies	1,415
Other Receivables	<u>1,871,210</u>
Total Assets	<u>\$588,823,428</u>
Liabilities	
Loss Liabilities:	
Liability for Incurred But Not Reported Losses	\$748,722,897
Liability for Reported Losses	35,421,362
Liability for Loss Adjustment Expense	<u>34,850,220</u>
Estimated Unpaid Loss Liabilities	818,994,479
Amount Representing Interest	<u>239,965,382</u>
Discounted Loss Liabilities	579,029,097
Liabilities for Future Medical Expenses	<u>486,468</u>
Total Loss Liabilities	<u>579,515,565</u>
Other Liabilities:	
Contributions Being Held	625,000
Unearned Assessments Levied	1,643,638
Provider Refunds Payable	230,095
Medical Mediation Panels Payable	3,998
Gen & Adm Expense Payable	43,748
Vouchers Payable	133,031
Compensated Absences	<u>24,252</u>
Total Liabilities	<u>582,219,326</u>
Fund Balance	<u>6,604,102</u>
Total Liabilities and Fund Balance	<u>\$588,823,428</u>

Patients Compensation Fund	
Statement of Income	
June 30, 2002	
Unaudited	
Operating Revenues:	
Assessments Levied (net of unearned)	\$ 29,544,069
Investment Income	19,004,469
Unrealized gain (adjustment to market value)	420,742
Change in Bond Premium (Discount)	1,567,831
Assessment Interest Income	295,687
Administrative Fee Income	39,384
Surcharge Income	0
Other Income	<u>402,384</u>
Total Operating Revenues	51,274,565
Operating Expenses:	
Underwriting Expenses:	
Net Losses Paid	\$ 34,375,725
Interest on Loss Payments	299,935
LAE Paid	4,087,172
Risk Mgt Exp	60,264
Medical Expense Paid	125,427
Change in Liability for IBNR	47,222,479
Change in Liability for Reported Losses	(17,095,592)
Change in Liability for LAE	2,413,756
Change in Amount Representing Interest	689,492
Change in Liability for Future Med Expenses	<u>(58,371)</u>
Total Underwriting Expenses	72,120,287
General and Administrative Expenses	817,242
Depreciation Expense	<u>6,040</u>
Net Operating Income (Loss)	(21,669,003)
Non-Operating Revenues and Expenses:	
Loss on Disposal of Fixed Assets	<u>0</u>
Net Gain (Loss)	(21,669,003)
Retained Earnings	
Retained Earnings, Beginning of Period	28,273,105
Other Adjustments	<u> </u>
Retained Earnings, End of Year	<u>\$ 6,604,102</u>

State Life Insurance Fund (Fund)

The Fund is a segregated fund located within OCI. The Fund offers a maximum of \$10,000 of life insurance to state residents. Operating as a mutual insurance company, the Fund is supervised by the Commissioner.

Section 607.15, Wis. Stat., requires the Fund to distribute annually among the policyholders its net profits and to the extent practicably possible, maintain a ratio of surplus to assets between 7% and 10%. In 2002, a

distribution of \$3.9 million was paid to policyholders in the form of dividends.

Wisconsin is the only state in the nation that offers a life insurance program to residents. All policies issued are participating and there is no marketing of the Fund. The lapse rate on Fund policies is a low .6%. As of December 31, 2002, there were 30,173 policies in force.

State Life Insurance Fund Balance Sheet December 31, 2002

Assets

Bonds	\$66,460,670
Policy Loans	3,774,523
Cash and Bank Deposits	212,613
State Investment Fund	5,804,000
Premiums Deferred & Uncollected	102,271
Investment Income Due & Accrued	1,350,940
Amount Recoverable from Reinsurer	<u>6,569</u>
Total Assets	<u>\$77,711,586</u>

Liabilities and Surplus

Reserves for Life Policies & Contracts	\$53,437,583
Interest Maintenance Reserve	1,044,067
Policy Claims	231,818
Dividends Due and Unpaid (2002)	15,094
Dividends - Provision for 2003	3,995,098
Deposit Type Contracts	13,256,269
Unclaimed Property	96,039
Taxes, Licenses, Fees Accrued	500
Suspense and CANC Drafts	82,480
Expenses Due & Accrued	57,299
Back Up Withholding	732
Premiums Received in Advance	39,883
Asset Valuation Reserve	<u>323,306</u>
Total Liabilities	\$72,580,168
Surplus	<u>5,131,418</u>
Total Liabilities and Surplus	<u>\$77,711,586</u>

State Life Insurance Fund Income Statement December 31, 2002

Income

Premiums	\$2,361,403
Investment Income	4,651,473
Miscellaneous Income	1,706
Amortization of Interest Maintenance Reserve	<u>181,710</u>
Total Income	\$ 7,196,292

Expenses

Death Benefits	936,590
Matured Endowments	243,500
Other Policy Benefits	891,099
Increase in Reserve	1,505,716
General Operating Expense	<u>728,398</u>

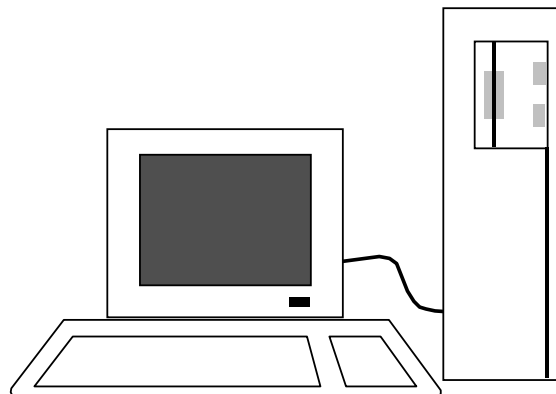
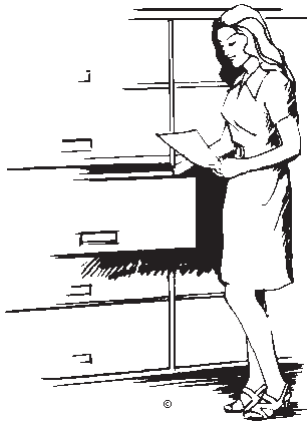
Expenses before Dividends 4,305,303

Net Gain before Dividends 2,890,989

Dividends to Policyholders 3,952,345

Net Gain (Loss) from Operations \$(1,061,356)

Division of Administrative Services



The administrator of the Division of Administrative Services supervises the division and is responsible for the supervision and monitoring of the agency budget, personnel activities, data processing, and general administrative services.

Information Services Section

On the application side of the Information Services Section, the following list was accomplished to improve user applications:

- Piloted the use of J2EE as a software development platform to develop in-house applications. The Premium Tax system redesign was used as the pilot application.
- Completed work on redesigning the Premium Tax system including Premium Tax payments.
- Designed and implemented a Financial Database for multiple agency tasks that involved using financial data, such as the Wisconsin Insurance Report.
- Generated reports for the Wisconsin Insurance Report using the new Financial Database.
- Completed most programming for the conversion of the Legal System from Access to Oracle.
- Put agent lists on the OCI Web site to provide free, 24/7 access to this information.
- Began work to replace the manual company examination billing assessment process.
- Completed more than 25 reports in the COSMOS or Complaints systems.
- Implemented statutory requirement to provide agent license data to the Department of Revenue for their use in matching tax records to facilitate suspension of insurance licenses for nonpayment of taxes.
- Began converting Company reports to the common report architecture.
- Put out several new builds of the OCI Enterprise to incorporate continuous improvements in systems such as Complaints and Rates and Forms.
- Performed system improvements or provided maintenance work for the Patients Compensation Fund system including maintenance on the billing program; fund account maintenance; maintaining the nightly assessment program on the Linux server; and moving and recreating the test database.

On the technical side of the Information Services Section, the following list was accomplished to improve user access:

- Disconnected and declared OCI's obsolete WANG mainframe mini-computer to be surplus.

- Updated the agency's contingency plan for IT applications.
- Purchased new anti-spam software to control spam e-mail.

On the management side of the Information Services Section, the following list was accomplished to improve program management:

- Entered into agreements with iITS, our regulatory software vendor, to undertake several additional enhancements to the COSMOS system.
- Contracted for the development of a telecommunications plan used to plan and budget for changes to OCI telecommunications equipment and infrastructure needed as part of the physical move of the office.
- Prepared the OCI Information Technology Strategic Plan for the 2003-05 biennium in May.
- Prepared budget estimates for the IT items in the agency's 2003-05 budget request.
- Prepared the Charter document for the Company Imaging System.
- Hired three temporary employees to eliminate the backlog of Agent Licensing files awaiting imaging technology.
- Updated the OCI Information Technology Strategic Plan in October.
- Obtained and tested flat panel monitor hardware.
- Purchased a new server and database license for implementing Internet applications.
- Purchased a data modeling software tool to replace an outdated tool.
- Set up a work station in the reception area to test optimal computer monitor/tower placement for the office move to GEF III.
- Published expectations for Help Desk support on the OCI Intranet.
- Set up a work station in the training room for testing new software upgrades.
- Handled 480 calls to the IT help desk (a 40% reduction from last year due to better system stability and greater familiarity with new systems) and resolved all but 30 of the problems within one day of notification.

Services Section

The Services Section provides basic and essential office services that not only facilitate the work of OCI staff, but assist the insurance industry and the general public as well. Service areas include records management, forms management, mail services, walk-in and telephone reception, Web site maintenance and management, service of process, and general office support.

Records Management

By providing records management for the entire agency, the records manager maintains agency-wide records and makes available public records.

The records manager is a liaison to agency business areas for issues involving records in all media, and the position is a liaison to outside agencies including the State Historical Society, the Department of Administration's Records Management Section, the Department of Electronic Government, and on cross-agency teams resolving records issues. The records manager attends meetings of the Wisconsin Information Resources Council, the State Web Administrator's Group, the E-Records Committee, and the Licensing and Permitting Portal team. The records manager is also part of agency committees and workgroups, including the Information Technology (IT) Strategic Planning Committee.

Responses to open records requests for information are tracked closely by central files. The office expends great effort to respond quickly and efficiently to the many public requests we receive, and retaining statistics helps track our effectiveness. Records are provided to requesters via numerous formats: paper, microfilm, and electronic. Conversion of records to electronic format brings different challenges to fulfill open records requests. OCI has met that challenge head on and has installed a workstation from which rates and forms records can be viewed and queued for printing for those wishing copies. Additional work will continue in providing access to requested records by electronic means.

The records manager also works with the database administrator and other IT staff, which allows input from a records viewpoint relating to the impact that the process of changing how our electronic data and records are stored has on records management issues. In this process, not only the content of the data is

examined, but discussion also takes place regarding the migration of data between media and how the potential purchase of software/hardware might impact records.

Effective records management practices allow us to better serve the insurance industry and the general public, as well as our staff. Through operation of our Central Files Section, the records manager makes public records available. Examples of these records includes:

- insurance company rates, approved policy forms, articles and bylaws, biographical sketches of officers and directors, financial examination reports, holding company registration, contracts, correspondence, and financial statements
- consumer complaint information (closed files only)

Forms Management

The office is required by statute to administer and maintain a Forms Management program. All office forms and brochures are reviewed for statutory requirements and standards (i.e., need, cost, plain English). An inventory and history file is kept for each form, brochure, and special report. Forms, brochures, and special reports are composed in-house using PageMaker or Microsoft Word. Several forms, including financial annual statement packets, have been converted to pdf format for inclusion on the OCI Web site. These forms are available in hard copy format as well from OCI. The Forms Manager is a liaison with office staff, the agency Printing Coordinator, other state agencies and is a representative to the Wisconsin Information Resources Council.

Publications Distribution

Also available through Staff Services are publications with helpful information for people shopping for insurance. Titles in greatest demand include:

- Guide to Long-Term Care
- Long-Term Care Insurance Policies Approved in Wisconsin
- Medicare+Choice Questions and Answers
- Medicare Supplement Insurance Approved Policies
- Wisconsin Guide to Health Insurance for People with Medicare

While publications access is increasingly more popular via direct access on our Web site (oci.wi.gov)

many constituents still require or desire hard copy publications. Hard copies are requested in person, over the telephone, via e-mail to publications@oci.state.wi.us, and via an on-line publications order form.

The volume of hard copy distribution varies greatly based upon industry or regulatory changes. On-line access to publications is rapidly becoming a popular way to access agency publications.

Mail Service

By offering centralized mail service to the agency, staff provides an essential office function. Mail center staff handles all incoming mail for the entire agency. The process involves receiving, opening, determining appropriate business area for response, date stamping, and sorting to mailboxes. The mail center is also a central area where incoming faxes are received and distributed and package deliveries are accepted and announced. Mail center staff accumulates agency-wide outgoing mail in this area and prepares it for pick-up as well.

Reception Service

The first people met by visitors to the agency are our receptionists. These individuals greet all comers to our office and assist them in their business needs. As well as greeting and referring visitors, the receptionists take incoming telephone calls to the central switchboard, determine the needs of the callers, and transfer calls to appropriate staff. When callers

encounter problems or wish to avoid voice mail they easily return to our main reception area where they are treated to personalized assistance. Our goal is to find an agency staff person that can provide direct assistance when feasible. The reception area also maintains quite a few other responsibilities. Reception staff have additional tasks that complement their reception duties. Scheduling, editing, mail preparation are among the many other responsibilities handled here.

Web Service

The OCI internal and external Web sites are managed within Staff Services. In coordination with other agency staff, via the OCI Web Committee, and with significant involvement with other state agency Web efforts (participation on subcommittees of the Portal Board), we focus on providing information useful to our audiences 24 hours a day. We frequently reassess the value of the information provided on our sites and strive to assure fresh content consistent with current themes.

2002 Statistics

The service of process section has seen a decline in service of process requests. There has also been a decline in telephone inquiries for registered agent names and addresses. Registered agent contact information is more frequently found directly on OCI's Web site. There were 247 processes served by OCI in 2002. See the table below for Web site statistics regarding registered agent lookups.

Services Section Production Statistics (Monthly Averages)

	1999	2000	2001	2002
Telephone inquiries for Central Files	186	181	241	183
Walk-in inquiries for Central Files	83	68	64	51
Requests for files (annual statements, rates, etc.)	2,498	2,041	1,279	301
Incoming calls to agency switchboard	5,105	5,022	4,344	4,711
Processed mail (inbound and outbound)			55,404	52,855
Reception publications sent to requesters			3,187	1,960
Web—unique visitors ¹			12,768	11,250
Web—publications ¹			10,330	17,388
Web—registered agent lookup ¹			8,176	2,296

¹ From Web logs.

Business Services Section

Business Services staff process all agency requests for printing, furniture, office supplies and contracts for services according to state procurement requirements with the intent of providing a most effective working environment for all agency staff. Business Services staff also provide accounts receivables cashing service, processing of vouchers for accounts payable, biennial and operating budget preparation, including monitoring, analysis and projections, and recording, analysis and reporting of all agency revenues and expenditures. Additionally, the Business Services Section, with the cooperation of building management, strives to achieve physical accommodations for maximum comfort, security, and safety, for staff and visitors alike.

Some of the accomplishments of the Business Services Section during the past year include:

- Prepared cost allocations for the company annual examination assessment.
- Converted company billings to a common annual billing cycle.
- Converted to a “revenue management” module which is a portion of the new COSMOS agencywide integrated regulatory information system.
- Revised the OCI Strategic Business Plan.
- Developed the agency’s 2003-05 Biennial Budget request.
- Developed the agency’s Continuity of Operations Plan.
- Improved building security through the placement of signs, new check-in procedures, and the refinement of the building evacuation plan.
- Established a representative structure to allow participation in the design of downtown office space to which we will move during April 2003.
- Created an Intranet resources page to answer employee questions, report progress, and to provide design plans and related information about the relocation of the agency.
- Scheduled and held meetings and visits to coordinate the agency’s planned move to the GEF III building in calendar 2002.
- Provided training sessions on ordering supplies and purchase cards.
- Processed 149 purchase orders, a reduction from 2001 due to expansion of the procurement card program.
- Centralized all cashing to include transactions formerly processed by Agent Licensing.
- Oriented new supervisors to agency health and safety programs to improve early incident reporting, support for ergonomic equipment, and loss prevention.
- Contracted for services worth \$973,800.

Human Resources Section

The Human Resources Office is responsible for providing leadership and services to achieve a quality workforce to support the mission of the agency. The Human Resources Section provides support in the recruitment, hiring and retention of a skilled, committed and diverse workforce needed to provide high quality services to Wisconsin citizens. The function of the Human Resources Section encompasses personnel, payroll, benefits, employee education and training.

Some of the accomplishments of the Human Resources Section during the past year include:

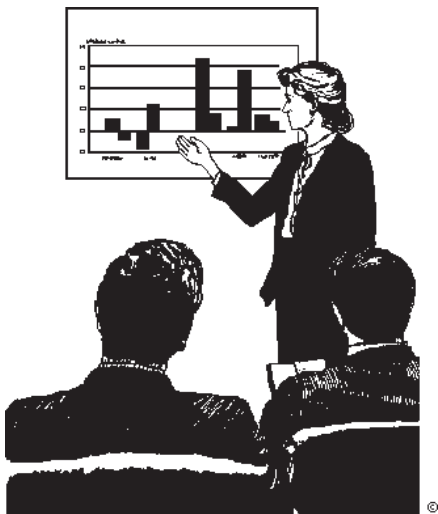
- Spearheaded the redesign of the agency's intranet. The OCI Intranet was published on October 7, 2002.
- Conducted Fair Labor Standards Act (FLSA) job analyses.
- Conducted classification survey audits for certain positions in the Administrative Support Bargaining Unit.
- Participated in the development of the state WISCJOBS system. Assisted the Department of Employment Relations with WISCJOBS training.
- Participated in the Employee Assistance Program presentation to the new Secretary of the Department of Employment Relations.
- Participated in agency relocation efforts. Served on and chaired various committees and coordinated training on managing change.
- Continued the agency's ongoing supported work efforts by renewing the employment of disabled individuals through the organization Community Work Services, Inc.
- Conducted/coordinated a number of training and information sessions including:
 - WISCJOBS Demonstration to Supervisors
 - Investment Board Practices and Returns
 - Customer Service Training
 - Power of Attorney Info
 - Managing Change
 - Layoff - Change & Sensitivity to Employees

Alternative Work Patterns

OCI is cognizant of the need to offer a flexible work environment in order to maximize the employment options available to existing and potential state employees and to meet the needs of our constituents. OCI encourages the utilization of alternative work patterns such as flex time, part-time, and shared-time schedules to increase productivity, extend services, reduce absenteeism, improve employee morale, allow for employee development, and maximize energy conservation through ridesharing and use of mass transit systems. Currently our staff includes two job-share arrangements and four

part-time permanent employees. The agency also reviews requests, on a case-by-case basis, from staff who wish to temporarily work from their home. The agency recognizes that alternative work pattern schedules may provide opportunities for individuals to productively utilize their skills, talents, and abilities. It recognizes that a traditional, full-time, work schedule may not meet the needs of individuals whom, due to age, health, or family circumstances, find such a schedule in conflict with responsibilities outside of work.

Division of Regulation and Enforcement



The Division of Regulation and Enforcement, through its Bureau of Financial Analysis and Examination and Bureau of Market Regulation, and in conjunction with the office's Legal Unit, is responsible for enforcing the state's insurance laws. In addition, the Division has primary responsibility in developing and maintaining the office's consumer publications and providing information and material to the office's Web site. In compliance with s. 601.01(5), Wis. Stat., the Division works with other state and federal regulatory agencies in carrying out the purposes of the Wisconsin insurance laws and the mission of the office.

Bureau of Financial Analysis and Examinations (Bureau)

The principal function of the Bureau of Financial Analysis and Examinations is to monitor the financial condition of all insurers licensed to do business in Wisconsin and determine whether their financial condition meets the minimum requirements for continued operation in Wisconsin. Monitoring includes the examination of the accounts and records of insurance companies headquartered in Wisconsin and the analysis of financial statements of all insurers licensed to do business in the State of Wisconsin submitted to OCI, the review of CPA audit reports, and updates to the company profile database.

The Bureau maintains and reviews holding company filings required by ch. Ins 40, Wis. Adm. Code, reviews financial reports for surplus lines insurers, administers insurer applications for admission to Wisconsin, processes merger and acquisition plans, and reviews holding company transactions. The Bureau also collects and processes all premium taxes submitted by insurers.

Among the major accomplishments in 2002 were:

- Examined 61 domestic insurers.
- Analyzed the financial statements of over 1,800 insurers.
- Licensed 3 nondomestic insurers, 13 gift annuities, 12 warranty plans, 3 domestic insurers, and 2 viatical settlement providers.
- Reviewed and amended the Wisconsin certificate of authority for 4 nondomestic insurers that converted from mutual to stock form.
- Reviewed changes of control of 8 domestic insurers, pursuant to holding company regulations, 7 of which were approved and 1 of which was ultimately withdrawn.
- Reviewed and approved mergers of 3 domestic insurers.
- Approved 2 changes of domicile into Wisconsin and 2 changes of domicile out of Wisconsin.
- Completed review of the proposed merger of Employers Insurance of Wausau Mutual Holding Company with and into Liberty Mutual Holding Company, Inc.
- Continued the review of the mutual holding company restructuring of Milwaukee Mutual Insurance Company.
- Approved a stock offering by Cobalt Corporation on behalf of Wisconsin United for Health Foundation, Inc.
- Approved the transfer of certain personal lines business from Lumbermens Mutual Casualty Company and its affiliates to Trinity Universal Insurance Company and its affiliates.
- Approved an affiliation agreement by and between Milwaukee Mutual Insurance Company and First Nonprofit Insurance Company.
- Reviewed and enhanced the procedures for financial analysis and monitoring of licensed insurers.
- Continued the enhancement and use of TeamMate 2000 (an electronic workpaper software) to facilitate the financial examination process.
- Continued the enhancement and use of ACL (an audit software tool) in the financial examination process.
- Continued the development of a process for insurance companies to file Wisconsin-specific forms electronically with OCI.
- Continued the development of automated applications used in financial analysis and examinations.
- Maintained insurer financial and demographic data on the OCI Internet Web site.
- Continued participation in OCI Information Technology Planning and Standards Committee charged with the development of comprehensive plans and standards for the bureau and the office.
- Continued the use of the NAIC I SITE Program. This PC-based technology improves and expedites access by examiners to the NAIC database through applications that produce reports for financial analysis and examinations.
- Continued the reengineering of OCI's financial database and applications (with IT bureau).
- Participated in NAIC task forces and working groups, including: Financial Condition (E) Committee, Accounting Practices and Procedures

Task Force, Examination Oversight Task Force, Risk-Based Capital Task Force, Analyst Team System Oversight, Audit Software, Emerging Accounting Issues, Financial Analysis Handbook (Chair), Financial Analysis Working Group, Financial Analysis Research and Development (Chair), Financial Examiners Handbook, Health Entities, Health Risk-Based Capital, Insurance Group Review, Insurance Holding Company, Life

Risk-Based Capital, National Treatment, Property and Casualty Risk-Based Capital, Property and Casualty Reinsurance, Risk-Based Capital Ad Hoc, Statutory Accounting Principles, Risk Assessment, Risk Assessment Confidentiality.

- Participated in the office's Web Committee in order to continually update the office's Web site pertaining to bureau processes and procedures.

Companies Examined

Alpha Property & Casualty Ins. Co.
Ambac Assurance Corp.
American Family Life Ins. Co.
American Family Mutual Ins. Co.
American Standard Ins. Co. of WI
Bankers Reserve Life Ins. Co. of WI
Baraboo Farmers' Mutual Ins. Co.
Berry & Roxbury Mutual Ins. Co.
Capitol Indemnity Corp.
Capitol Specialty Corp.
Care Plus Dental Plans, Inc.
Catholic Family Life Ins.
Connie Lee Ins. Co.
Dean Health Plan, Inc.
EmpheSys Wisconsin Ins. Co.
Epic Life Ins. Co., The
Federation Life Ins. of America
Franklin Farmers Mutual Ins. Co.
Group Health Coop. of Eau Claire
Group Health Coop. of South Central WI
Helenville Mutual Ins. Co.
Humana Ins. Co.
Humana Wisconsin Health Org. Ins. Corp.
Lebanon Clyman Mutual Ins. Co.
Liberty Mutual Fire Ins. Co.
Managed Health Services Ins. Corp.
Manitowoc Mutual Ins. Co.
Medical Assoc. Clinic Health Plan of WI, The
MercyCare Ins. Co.

Middleton Ins. Co.
Milwaukee Casualty Ins. Co.
Milwaukee Mutual Ins. Co.
Moraine Mutual Ins. Co.
Mt. Morris Mutual Ins. Co.
National Casualty Co.
National Insurance Co. of WI, Inc.
Nationwide Assurance Co.
Nationwide Ins. Co. of America
New Hope Mutual Ins. Co.
Northeastern Mutual Ins. Co.
Northern Finnish Mutual Ins. Co.
Northwestern National Ins. Co. of Milwaukee
Pacific Indemnity Co.
Paris Mutual Fire Ins. Co.
Pella Mutual Ins. Co.
PHP Insurance Plan, Inc.
Premier Medical Ins. Group, Inc.
Southeast Mutual Ins. Co.
State Auto Ins. Co. of Wisconsin
Stockholm Town Mutual Ins. Co.
United Wisconsin Life Ins. Co.
Washington Town Mutual Ins. Co.
WEA Ins. Corp.
WEA Property & Casualty Ins. Co.
Wisconsin Physicians Services Ins. Corp.
Wisconsin Vision Service Plan, Inc.
Yorkville & Mt. Pleasant Mutual Ins. Co.

Wisconsin Insurance Corporations Organized and Licensed

January 1, 2002 - December 31, 2002

Community Ins. Corp.	Madison, WI
League of Wisconsin Municipalities Mutual Ins.	Madison, WI
Unimerica Ins. Co.	Minnetonka, MN

Insurance Corporations of Other States Admitted

January 1, 2002 - December 31, 2002

Hartford Steam Boiler Inspection and Ins. Co. of CT	Hartford, CT
Peerless Indemnity Ins. Co.	Lisle, IL

Organizations Licensed to Issue Gift Annuities

January 1, 2002 - December 31, 2002

American Lung Association	New York, NY
Bethany Lutheran College and Seminary, Inc.	Mankato, MN
Catholic Medical Mission Board, Inc.	New York, NY
Christian Children's Fund, Inc.	Richmond, VA
Diocese of La Crosse	La Crosse, WI
Dodge Health Foundation, Inc.	Beaver Dam, WI
General Board of the Church of Nazarene	Kansas City, MO
Lions Clubs International Foundation	Oak Brook, IL
Marquette University High School	Milwaukee, WI
National Foundation, Inc.	Colorado Springs, CO
United Way of America	Alexandria, VA
University of Connecticut Foundation, Inc.	Storrs, CT
Wisconsin Masonic Foundation	Dousman, WI

Organizations Licensed to Issue Warranty Plans

January 1, 2002 - December 31, 2002

Electrolux Warranty Corp.	Cleveland, OH
FABCO Equipment, Inc.	Milwaukee, WI
First American Home Buyers Protection Corp.	Van Nuys, CA
First Extended Service Corp. of Florida	Dallas, TX
lock/line Warranty Service, LLC	Prairie Village, KS
Old Republic Home Protection Co., Inc.	San Ramon, CA
Prizm Administrative Solutions, Inc.	Wheat Ridge, CO
Royal Administration Services, Inc.	Hanover, MA
Service Net Solutions, LLC	Louisville, KY
Service Saver, Inc.	Chicago, IL
ServicePlan of Florida, Inc.	Chicago, IL
World Wide Warranty, Inc.	Reno, NV

**Insurance Corporation Mergers, Consolidations, Dissolutions,
Withdrawals, Rehabilitations, Liquidations, or Redomestications**

January 1, 2002 - December 31, 2002

Conversions from Mutual to Stock

Liberty Mutual Fire Ins. Co.	05/10/2002
Liberty Mutual Ins. Co.	01/29/2002
Manhattan Life Ins. Co.	04/19/2002
Nationwide Life Ins. Co. of America	10/02/2002
Pioneer Mutual Life Ins. Co.	06/12/2002
Prudential Ins. Co. of America, The	01/30/2002

Dissolutions

Professional Dental Plan, Inc.	07/31/2002
--------------------------------	------------

Withdrawals

Aristar Ins. Co.	08/13/2002
Frigidaire Company, A Division of White Consolidated Industries, Inc.	01/30/2002
IGF Ins. Co.	06/06/2002
Intercontinental Marine Service Corp.	09/19/2002
Medical Center Foundation of Hartford, Inc.	04/04/2002
National Foundation for Cancer Research, Inc.	05/06/2002
National Spiritual Assembly of the Baha'is of the United States	04/04/2002
Roadway Protection Auto Club, Inc.	11/01/2002
Sigma Theta Tau International Honor Society of Nursing, Inc.	05/13/2002
Viaticus, Inc.	12/30/2002

Rehabilitations

Acceptance Insurance Company	12/20/2002
American Growers Insurance Company	12/20/2002
Casualty Reciprocal Exchange	12/19/2002
Legion Ins. Co.	03/28/2002
London Pacific Life & Annuity Co.	08/06/2002
Villanova Ins. Co.	03/28/2002

Liquidations

American Horizon Ins. Co..	07/11/2002
PHICO Ins. Co.	02/01/2002

Mergers

Company Name	Merged Into	Date
ALL AMERICAN LIFE Ins. Co.	American General Life Ins. Co.	12/31/2002
American Franklin Life Ins. Co.	Franklin Life Ins. Co., The	12/31/2002
American General Life Ins. Co. of New York	United States Life Ins. Co. in the City of New York, The	12/31/2002
American General Life Ins. Co. of Pennsylvania	American General Assurance Co.	12/31/2002
Atlas Assurance Co. of America	Peerless Indemnity Ins. Co.	12/31/2002
Chartwell Ins. Co.	Trenwick America Reinsurance Corp.	12/31/2002
Delta Life and Annuity Co.	American Investors Life Ins. Co., Inc.	12/31/2002
Design Professionals Ins. Co.	Security Ins. Co. of Hartford	12/31/2002
Franklin Life Ins. Co., The	American General Life Ins. Co.	12/31/2002
Fremont Compensation Ins. Co.	Fremont Indemnity Co.	05/31/2002
General Life Ins. Co.	General American Life Ins. Co.	07/01/2002
Inter-State Assurance Co.	Protective Life Ins. Co.	07/01/2002
International Ins. Co.	TIG Ins. Co.	02/16/2002
Investors Life Ins. Co. of Indiana	Investors Life Ins. Co. of North America	02/19/2002
LifeUSA Ins. Co.	Allianz Life Ins. Co. of North America	07/01/2002
Lutheran Brotherhood	Aid Association for Lutherans	01/01/2002
Manufacturers Life Ins. Co. of North America	Manufacturers Life Ins. Co. (USA)	01/01/2002
MGIC Surety Corp.	Mortgage Guaranty Ins. Corp.	11/30/2002
Midland Life Ins. Co., The	Reassure America Life Ins. Co.	01/01/2002
Millers Casualty Ins. Co.	Millers Ins. Co., The	03/31/2002
NN Ins. Co.	Northwestern National Casualty Co.	07/25/2002
Northern Life Ins. Co.	ReliaStar Life Ins. Co.	10/01/2002
Stonebridge Ins. Co.	Stonebridge Life Ins. Co.	01/01/2002

Redomestications

Company Name	From	To	Effective Date
Acacia National Life Ins. Co.	VA	DC	03/31/2002
Allmerica Financial Life Ins. and Annuity Co.	DE	MA	12/30/2002
Allstate Assurance Co.	TN	IL	11/07/2001
Amalgamated Labor Life Ins. Co.	IL	MO	02/27/2002
American Family Life Assurance Co.	GA	NE	12/26/2001
American Summit Ins. Co.	IA	TX	09/17/2002
Chase Life & Annuity Co.	OH	DE	08/21/2001
Greenwich Ins. Co.	CA	DE	12/24/2002
John Alden Life Ins. Co.	MN	WI	07/15/2002
Liberty Ins. Corp.	VT	IL	12/27/2002
Mapfre Reinsurance Corp.	CA	NJ	04/12/2002
Northwestern National Casualty Co.	WI	TX	12/31/2002
Provantis Ins. Co.	AZ	DE	09/30/2002
QBE Ins. Corp.	DE	PA	09/05/2002
Redland Ins. Co.	IA	NJ	12/31/2001
Response Worldwide Direct Auto Ins. Co.	KY	OH	06/28/2002
SAFECO Ins. Co. of Indiana	PA	IN	01/30/2002
United Financial Casualty Co.	MO	OH	12/30/2002

Redomestications (continued)

Company Name	From	To	Effective Date
United Life & Annuity Ins. Co.	TX	IA	12/31/2001
West Coast Life Ins. Co.	CA	NE	12/20/2002
Worldwide Direct Auto Ins. Co.	KY	OH	06/28/2002
XL Insurance America, Inc.	WI	DE	12/24/2002
XL Life Ins. and Annuity Co.	MO	IL	03/29/2002
XL Specialty Ins. Co.	IL	DE	09/06/2002

Insurance Corporations Which Changed Their Names

January 1, 2002 - December 31, 2002

Previous Name	New Name
AM Life Ins. Co.	First International Life Ins. Co.
Abeille General Ins. Co. (US Branch)	Abeille General Ins. Co., Inc.
Abeille Paix General Ins. Co.	Abeille General Ins. Co. (US Branch)
Accident Fund Co.	Accident Fund Ins. Co. of America
Aetna Fire Underwriters Ins. Co.	CIGNA Fire Underwriters Ins. Co.
Aetna Ins. Co.	CIGNA Property and Casualty Ins. Co.
Aetna Ins. Co. of America	ING Insurance Co. of America
Aetna Life Ins. And Annuity Co.	ING Life Insurance and Annuity Co.
Aid Association for Lutherans	Thrivent Financial for Lutherans
Alaska Pacific Assurance Co.	CIGNA Indemnity Ins. Co.
Alexander Hamilton Ins. Co. of America	Household Ins. Co.
American Business & Mercantile Ins. Mutual, Inc.	American Business & Personal Ins. Mutual, Inc.
American Continental Life Ins. Co.	C N A Group Life Assurance Co.
American General Annuity Ins. Co.	AIG Annuity Ins. Co.
Anchor National Life Ins. Co.	SunAmerica National Life Ins. Co.
Asset Guaranty Ins. Co.	Radian Asset Assurance, Inc.
Automobile Club Ins. Co.	American Commerce Ins. Co.
CitiCapital Ins. Co.	Associates Ins. Co.
Colonial Penn Franklin Ins. Co.	GE Casualty Ins. Co.
Colonial Penn Ins. Co.	GE Property & Casualty Ins. Co.
Colonial Penn Madison Ins. Co.	GE Indemnity Ins. Co.
Conseco Direct Life Ins. Co.	Colonial Penn Life Ins. Co.
Croatian Catholic Union of the U.S.A. and Canada	Croatian Catholic Union of USA
Employers Health Ins. Co.	Humana Ins. Co.
Enhance Reinsurance Co.	Radian Reinsurance, Inc.
First American Ins. Co.	Arch Insurance Co.
Hartford Memorial Hospital Foundation, Inc.	Medical Center Foundation of Hartford, Inc.
HomePlus Ins. Co.	Securian Casualty Co.
J.C. Penney Casualty Ins. Co.	Stonebridge Casualty Ins. Co.
J.C. Penney Life Ins. Co.	Stonebridge Life Ins. Co.
Kenosha Hospital and Medical Center, Inc.	United Hospital System, Inc.
Lincoln National Health and Casualty Ins. Co.	Fort Wayne Health & Casualty Ins. Co.
Lyndon Life Ins. Co.	XL Life Insurance and Annuity Co.
Lyndon-DFS Warranty Services, Inc.	Protective Administrative Services, Inc.
Mid-Continent Life Ins. Co.	Mid-Continent Preferred Life Ins. Co.
Midwest Security Ins. Co.	State Auto Insurance Co. of WI

Insurance Corporations Which Changed Their Names (continued)

Previous Name	New Name
Ministers Life Ins. Co., The	Securian Life Ins. Co.
NCM Americas, Inc.	Gerling NCM Credit Ins., Inc.
Nonprofits' Insurance Assoc., An	
Interinsurance Exchange	Nonprofits Ins. Co.
Ordesco, Inc.	Old Republic Insured Automotive Services, Inc.
PaineWebber Life Ins. Co.	UBS PaineWebber Life Ins. Co.
Prevea Health Ins. Plan, Inc.	PHP Ins. Plan, Inc.
Protective DentalCare, Inc.	Fortis Benefits DentalCare of WI, Inc.
Provident Mutual Life Ins. Co.	Nationwide Life Ins. Co. of America
Provident National Assurance Co.	Allstate Assurance Co.
Providentmutual Life and Annuity Co. of America	Nationwide Life and Annuity Co. of America
Reliant Ins. Co.	Bristol West Ins. Co.
Rock River Ins. Co.	Arch Specialty Ins. Co.
SAFECO Ins. Co. of Pennsylvania	SAFECO Insurance Co. of Indiana
SBLI USA Financial Services Life Ins. Co., Inc.	S.USA Life Ins. Co., Inc.
Sorema North America Reinsurance Co.	General Security National Ins. Co.
SunAmerica National Life Ins. Co.	AIG SunAmerica Life Assurance Co.
Tower Ins. Co., Inc.	Hawkeye-Security Ins. Co.
Underwriters Ins. Co.	Platte River Ins. Co.
Virginia Surety Co., Inc.	Combined Specialty Ins. Co.
Western Security Life Ins. Co.	Provantis Ins. Co.
Winterthur International America Ins. Co.	XL Ins. America, Inc.
Yasuda Fire & Marine Ins. Co. of America, The	Sompo Japan Ins. Co. of America
ZC Ins. Co.	Converium Ins. (North America), Inc.
Zurich Reinsurance (North America), Inc.	Converium Reinsurance (North America), Inc.

Companies in Liquidation

American Star Insurance Company, In Liquidation

American Star Insurance Company was placed into liquidation on November 16, 1992. Matthew C. Mandt is appointed as special deputy liquidator.

American Star is headquartered in Lafayette, California, and had business in force mainly in Arizona, California, Idaho, Nevada, Oregon, and Washington state. There was no business in force in Wisconsin. American Star wrote commercial multi-peril, property, auto, liability, and surety business.

American Star filed a September 30, 1992, quarterly financial statement indicating capital and surplus of approximately \$5.5 million. A preliminary review of American Star's reserves for losses and loss adjustment expenses showed them to be deficient by about \$15.9 million, implying a negative net worth of about \$10.4 million. Furthermore, American Star had not obtained reinsurance coverage for policies it had written or renewed for December 1, 1992. Due to the foregoing factors, further transaction of business was hazardous to its policyholders and the general public, and American Star's owners consented to the liquidation.

Under the liquidation order, policies in force were terminated the earliest of: December 1, 1992, the date the policy expired, or the date new coverage was obtained by the agent. Certain guaranty funds extended the period of coverage for residents of their respective states, if such extension was required by law or administrative action. Ancillary liquidation proceedings were established in California, Idaho, Oregon, and New Mexico, and all have now been closed. The California ancillary liquidation proceeding was reopened on March 30, 2001, to allow a distribution of Proposition 103 rebates to California policyholders in the amount of \$1,750,000, but has since been closed. The Proposition 103 settlement was substantially below the \$10,362,838 reserved as of December 31, 1999.

At least 64,511 notices were mailed to agents, policyholders, state insurance commissioners, guaranty funds, claimants, former policyholders, and other parties whose interests may in some way be affected by the liquidation. The deadline for filing claims with the liquidator was November 16, 1993. Unexcused late filings will not be considered for payment.

On January 28, 1994, the liquidation court approved a plan to provide state guaranty funds with \$20,000,000 in early access payments to be used for the return of unexpired premiums to policyholders and payment of claims. Early access payments were made during 1994 after each participating guaranty fund gave its written assent to the terms of the plan. Altogether the estate has advanced \$34,256,799.62 to participating guaranty funds under four early access agreements, of which \$29,403,159.43 has been converted into nonrefundable dividends.

The liquidation court has approved additional dividends, over and above the foregoing \$29,403,159.43, for full or partial payment of various class 1, 3, 4, 5, 7 and 8 claims filed with state guaranty funds and directly with the estate, as recommended by the liquidator. Such additional dividends aggregated to \$13,191,241.87 as of December 31, 2002.

The liquidator has recommended partial payment or denial of certain class 1, 3, and 5 claims filed directly with the estate. The liquidator reviews objections to partial payments or denials in the normal course of the run-off, and hearings are held before the liquidation court to adjudicate objections when necessary.

The most recent comprehensive Report on Claims was filed on March 27, 2002. This report includes the liquidator's recommendations for full payment, partial payment, and denial on certain class 3, 5, 7, and 8 claims. Pursuant to s. 645.65 (1), Wis. Stat., the liquidator forwarded notice of these recommendations to all affected claimants and advised them that they had 60 days to object to the recommendations. One claimant has objected. The liquidator will schedule hearings with respect to this claimant's objections.

In 2002, the estate initiated a claim reserve study in order to assist the liquidator in a determination regarding a Class 10 distribution and to plan a course of action for closure of the estate. This claim reserve study is expected to conclude during 2003.

As of December 31, 2002, the estate reported assets of \$43,754,072. Claims in classes 1 through 10 were estimated at \$31,423,316, resulting in an estimated surplus of \$12,330,756.

Family Health Plan Cooperative, In Liquidation

Family Health Plan Cooperative was placed into liquidation on October 16, 2000. Matthew C. Mandt was appointed as special deputy liquidator.

Family Health Plan was headquartered in Brookfield, Wisconsin, and had business in force only in Wisconsin. Family Health Plan wrote health maintenance organization business and had just over 72,000 enrollees.

Under the liquidation order, policies in force were terminated the earliest of November 1, 2000, the date the policy expired, or the date new coverage was obtained by the enrollee. The liquidator assumed an Omnibus Agreement by and among Family Health Plan, Aurora Health Care (Aurora), United Wisconsin Services, Inc. (UWS), and Family Health Systems, Inc. The following provisions of the Omnibus Agreement approved by the court and the liquidator proceeded to:

- Transfer the assets of Family Health Plan to Aurora and/or UWS as set forth in the agreement;
- Transfer of certain liabilities to Aurora and UWS;
- Retain certain designated excluded liabilities by the estate;

- Establish claims procedures and other provisions of the agreement.

On October 31, 2000, 6,958 notices were mailed to creditors and other parties whose interests may in some way be affected by the liquidation. The deadline for filing claims with the liquidator was May 1, 2001.

Pre-liquidation claims for benefits under Family Health Plan policies, with the exception of Medicare select policies, were assumed by Compcare Health Services Insurance Corporation. Medicare select policies were assumed by Blue Cross Blue Shield United of Wisconsin. Virtually all these claims have been settled.

Fifty-two claims were filed relating to potential liabilities not related to insurance policy benefits. Twenty-two claims were approved by the Court for payment, three claims were approved in part and the remaining claims were denied. Seven claimants filed objections to the Court's denial. One of the denied claims has been settled and the Court has dismissed four other denied claims. Three other actions are currently proceeding outside of the Liquidation Court relating to medical malpractice claims. Hearings will be held to resolve the remaining claims to which objections have been received.

Master Plumbers' Limited Mutual Liability Company, In Rehabilitation

Master Plumbers' Limited Mutual Liability Company was placed in rehabilitation on March 29, 1994, by the Circuit Court for Dane County, Wisconsin. Matthew C. Mandt was appointed as Special Deputy Rehabilitator. Society Insurance, a Mutual Company, performs claim adjustment and administrative services for the rehabilitator pursuant to a contract approved by the court.

Master Plumbers' issued assessable policies and was licensed only in Wisconsin. The company wrote worker's compensation, other liability, and auto liability coverage for plumbers. All policies were written on an annual basis with January 1 effective dates.

In December 1993, pursuant to an order issued by the Commissioner, the company levied an assessment upon its policyholders equal to one additional annual premium. Collection of this assessment has been deferred until such future time as the funds may be needed. It has not been necessary to collect this assessment to date.

As of December 31, 2002, Master Plumbers' reports assets of \$1,270,559, liabilities of \$1,336,795 and a deficit of \$66,236. Liabilities include a provision of \$300,000 for 1993 and prior losses that may have occurred but have not yet been recorded.

Bureau of Market Regulation (Bureau)

The Bureau of Market Regulation consists of five sections: Complaints and Central Services, Accident and Health Insurance, Health and Life Insurance, Property and Casualty Insurance, and Agent Licensing. Agent licensing activities are described in a separate section.

The Bureau of Market Regulation is responsible for the administration and enforcement of laws and rules relating to all market conduct activities of insurers and agents. In order to accomplish its duties, the Bureau conducts targeted market conduct examinations of insurers in the areas of underwriting and rating; marketing, advertising and sales; claims; and policyholder services and grievances. The Bureau is also responsible for investigating and resolving approximately 9,000 written consumer complaints each year and answering 39,000 telephone and electronic mail inquiries. The Bureau also processes approximately 4,000 rate and rule filings and approves approximately 6,000 policy form filings each year.

During 2002, the Bureau of Market Regulation continued to focus on market analysis and improvements in the market conduct examination process. There are now three advanced examiner positions staffing the market conduct and market analysis unit of the Bureau. TeamMate, software to organize and document examinations, is used on all examinations and paper documents are scanned into the file. TeamMate is also used to create market analysis files on each insurer.

Among the major accomplishments in 2002 were:

- Continued to improve the market conduct examination program by working with other states to achieve more uniformity in the process across states, including calling all examinations in the NAIC Examination Tracking System, working with other states on common areas of concern, using uniform data calls, standardizing the examination selection and report process, and publishing adopted examination reports on the OCI Web site.
- Participated as one of nine states in the Market Conduct Annual Statement pilot project, collecting and analyzing information on life and personal lines business.
- Improved the investigation of complaints against agents by analyzing complaints against agents, collecting the information in a TeamMate file, developing an agent watch list and expediting the handling of consumer complaints involving agents.
- Assisted the legal unit in investigating and preparing actions against insurance agents who were targeting elderly consumers.
- Improved the rate and form filing process by publishing review standards checklists and providing forms and instructions on the OCI Web site.
- Continued to be a leader in the number of filings received through the System for Electronic Rate and Form Filing (SERFF) and successfully implemented a second option for submitting rate and form filings over the Internet resulting in faster approvals and reduced errors in filings.
- Participated in promulgating rules on independent review organizations and grievances; Medicare supplemental and long-term care insurance; transitional treatment arrangements; small employer health insurance premiums; small employer insurance uniform application; and producer licensing and continuing education.
- Continued the urban outreach project by participating as liaison to the Insurance Services Committee of the Neighborhood Housing Services, providing staff to conduct training sessions for consumer groups in cooperation with the Community Insurance Information Center in Milwaukee and facilitated meetings between insurers and consumer groups.
- Participated in the Wisconsin Insurance Plan and the Wisconsin Automobile Insurance Plan meetings; quarterly meetings with the Workers Compensation Rating Bureau and the Department of WorkForce Development; and provided technical assistance to the Small Employer Insurance Task Force.
- Served on the following NAIC committees, task forces and working groups: Market Regulation and Consumer Affairs Committee, SERFF Enhancements subgroup, Improvements to State-Based Systems Working Group, CARFRA Working Group, Interstate Compact Working Group, Filing Submission/Uniformity Subgroup, Market Conduct Annual Statement Subgroup, Market Analysis Working Group, Market Conduct Uniformity Working Group, Resources Guidelines Working Group, Market Conduct Examination Oversight Task Force, the Uniform Producer Licensing Working Group, the Senior Counseling Activities Working Group, the Life and Annuity Handbook Working Group, the Property and Casualty Examination Handbook Working Group, Race-based Premium Working Group, and the SERFF Board of Directors.

Policy Form and Rate Filings

The following tables summarize the policy form submission data for 2002. Table I shows the number of policy forms received in 2002 by line of business for each type of insurance. Table II shows the number of policy forms received in 2002 by type of filing for each type of

insurance. Table III shows the number of policy forms approved in 2002 by line of business for each type of insurance. Table IV shows the number of rate filings received for each type of insurance. Due to the conversion to a new coding system, the comparison with the previous year is not shown.

Table I
Number of Policy Forms Received
By Line of Business in 2002

Health and Life	
Credit Accident & Health	66
Credit Life	123
Group Accident & Health	2,233
Group Annuity	254
Group Life	448
Health & Life Miscellaneous	125
Health Maintenance Organization	621
Individual Accident & Health	1,973
Individual Annuity	1,262
Individual Life	1,924
Limited Service Health Organization	13
Preferred Provider Plan	268
Variable	1,005
Viatical	64
Total Health and Life	<u>10,379</u>
Property and Casualty	
Aviation	78
Bonds	212
Commercial Property & Multiperil	4,803
Commercial Motor Vehicle	1,188
Credit Property	13
Credit Unemployment	50
Excess Managed Care	6
Legal Expense	76
Liability	7,927
Mechanical Breakdown	2
Mortgage Guaranty	12
Motor Clubs	15
Other Personal Property	3
Personal Property, Multiperil, Farm	2,515
Personal Motor Vehicle	699
Title	133
Travel Accident	11
Warranty and Vehicle Service	650
Worker's Compensation	11
Total Property and Casualty	<u>18,404</u>
Subtotal	28,783
Forms Received Through SERFF	<u>548</u>
Grand Total	<u><u>29,331</u></u>

Table II
Number of Policy Forms Received
By Type of Filing For 2002

Type of Filing*	Type of Business		Total
	Property & Casualty	Life & Health	
Application	988	1,868	2,856
Binder	7	8	15
Certificate	231	454	685
Declaration/Schedule/Data Page	1,244	365	1,609
Informational Filing	11	520	531
Jacket	137	10	147
Matrix	3	820	823
Notice	185	130	315
Outline of Coverage	92	235	327
Policy	1,348	1,049	2,397
Rider/Endorsement/Amendment	13,994	3,662	17,656
Single Page	<u>77</u>	<u>1,205</u>	<u>1,282</u>
Totals	<u>18,317</u>	<u>10,326</u>	<u>28,643</u>

*Does not include SERFF filings.

Table III
Policy Forms Approved By Line of Business
For 2002

Health and Life	
Credit Accident & Health	61
Credit Life	118
Group Accident & Health	1,626
Group Annuity	210
Group Life	342
Health & Life Miscellaneous	79
Health Maintenance Organization	505
Individual Accident & Health	1,303
Individual Annuity	1,172
Individual Life	1,601
Limited Service Health Organization	11
Preferred Provider Plan	246
Variable	<u>912</u>
Total Health and Life	<u>8,186</u>

(continued on next page)

Table III (continued)
Policy Forms Approved By Line of Business
For 2002

Property and Casualty	
Aviation	41
Bonds	207
Commercial Property & Multiperil	4,516
Commercial Motor Vehicle	1,142
Credit Property	13
Credit Unemployment	38
Excess Managed Care	5
Legal Expense	76
Liability	7,284
Mechanical Breakdown	2
Mortgage Guaranty	8
Motor Clubs	11
Personal Property, Multiperil, Farm	1,821
Personal Motor Vehicle	573
Title	131
Travel Accident	4
Warranty and Vehicle Service	555
Worker's Compensation	<u>1</u>
Total Property and Casualty	<u>16,428</u>
Subtotal	24,614
Forms Approved Through SERFF	<u>452</u>
Grand Total	<u><u>25,066</u></u>

Table IV
Rate Filings Received
By Product Category for 2002

Accident and Health Section	
Credit Accident & Health	35
Credit Life	14
Group Accident & Health	23
Group Life	1
Health Maintenance Organization	23
Individual Accident & Health	251
Preferred Provider Plan	<u>9</u>
Total Accident and Health Section	<u>356</u>
Property and Casualty Section	
Aviation	3
Bonds	72
Commercial Property & Multiperil	941
Commercial Motor Vehicle	380
Credit Property	3
Credit Unemployment	13
Excess Managed Care	1
Legal Expense	8
Liability	722
Mechanical Breakdown	3
Mortgage Guaranty	22
Motor Clubs	3
Other Personal Property	6
Personal Property, Multiperil, Farm	753
Personal Motor Vehicle	425
Title	6
Travel Accident	1
Warranty and Vehicle Service	9
Worker's Compensation	<u>11</u>
Total Property and Casualty Section	<u>3,382</u>
Subtotal	3,738
Filings Received Through SERFF	<u>71</u>
Grand Total	<u>3,809</u>

Trends in Complaints

In 2002, there were a significant number of complaints involving illegal multiple employer welfare associations (MEWA) along with concerns about the rapidly increasing price of health insurance for individuals and small employers. OCI also received and investigated serious complaints about abusive marketing of annuities to the elderly. The implementation of an independent review process for health plans resulted in many inquiries. OCI continued to receive complaints about the increasing cost of homeowners insurance. OCI also noted an increase in complaints about the use of insurance credit scores as more insurers began to use credit scores in underwriting and rating for homeowners' and auto insurance.

The following tables summarize the bureau's complaint data. Table I shows a comparison of complaint activity over the last six years. A complaint is defined as a written expression of dissatisfaction with an insurance company or agent. Complaints may initially be received either in person, by telephone, by e-mail, or in writing. To be considered a formal complaint that initiates an

inquiry or investigation, a complaint should be in writing. The data presented is based upon formal complaints.

In addition to the formal complaints, the Bureau also handled over 39,000 general inquiries or requests for information in 2002. Most such inquiries were by telephone, with the remainder being written communications, including e-mail, and "walk-ins."

Table II shows 2001 and 2002 complaints by type of insurance. When reviewing this information, it is important to note that a complaint may involve more than one type of insurance. Table III shows the area of insurance operations that generated the complaint. As with Table II, a complaint may involve more than one area of insurance operations.

Table III shows the basis for complaints. Over half the complaints involve claim problems. Policyholder service is the second most common reason for filing a complaint.

Table I
Total Complaint Files

Year	Received	Closed
1997	9,169	9,294
1998	8,834	9,551
1999	9,559	9,506
2000	9,295	9,005
2001	9,265	8,874
2002	9,158	10,585

	1997	1998	1999	2000	2001	2002
Health	4,876	4,810	5,495	5,118	5,182	5,070
P&C	3,339	3,327	3,350	3,482	3,448	3,508
Life	1,122	867	896	838	840	762

Table II
Complaints Filed By Type of Insurance*

	2001	2002
Accident and Health		
Group Accident and Health	334	600
Individual Accident and Health	397	634
Medicare Supplement	299	256
Long-Term Care	75	105
HMO	832	860
PPO	1,621	1,115
LSHO	21	26
Credit	121	94
Self-Funded Health Plans	<u>1,482</u>	<u>1,542</u>
Total Accident and Health	<u>5,182</u>	<u>5,232</u>
 Property and Casualty		
Automobile	1,364	1,419
Homeowner's, Tenant's, Farmowner's	953	905
Fire, Allied Lines, Other Property	244	243
General Liability	84	148
Worker's Compensation	344	414
All Other Lines	<u>459</u>	<u>459</u>
Total Property and Casualty	<u>3,448</u>	<u>3,588</u>
 Life, Including Credit and Annuities	<u>840</u>	<u>804</u>
 Grand Total	<u>9,470</u>	<u>9,624</u>

*A complaint may involve more than one type of insurance.

Table III
Reasons for Complaints*

Basis for Complaint	Through 4th Quarter 2001	Percent of Total	Through 4th Quarter 2002	Percent of Total
Claim Handling	7,112	61%	7,865	58%
Policyholder Service	1,837	16	2,436	18
Marketing and Sales	1,170	10	1,379	10
Underwriting	1,432	12	1,838	13
Other	160	1	180	1

*A complaint may have more than one basis.

The Bureau keeps track of the amount of money recovered by complainants who filed a complaint with our office. From January 1 through the 4th quarter of 2002, the office assisted complainants in recovering \$4,408,425 from insurers as follows:

Table IV
Amounts Recovered for Complainants by Types of Coverage and Complaint Reason

Coverage Type	Claim Handling	Policyholder Service	Marketing and Sales	Underwriting	Other	Total
Group Health	\$ 225,335	\$ 1,047	\$ 7,270	\$ 3,122	\$1,800	\$ 238,574
Ind. Accident and Health	152,036	11,763	2,440	4,137	0	170,376
Ind. Medicare Supplement	77,823	6,477	11,603	2,462	0	98,365
Long-Term Care	87,043	845	2,844	0	0	90,732
HMO/PPO/LSHO	1,173,858	7,445	277	3,067	938	1,185,585
Credit Health	25,446	8,417	885	0	0	34,758
Automobile	221,623	5,025	22,288	16,008	0	264,944
Life, Including						
Credit and Annuities	740,913	127,865	587,652	11,330	0	1,467,760
Homeowner's, Tenant's,						
Farmowner's	88,960	305	24,389	27,706	0	141,360
Fire, Allied Lines,						
Other Property	79,387	6,987	30,464	99,313	0	216,151
General Liability	51,844	2,893	4,809	7,433	0	66,979
Worker's Compensation	5,150	32,842	5,294	16,429	0	59,715
All Other Lines	<u>329,945</u>	<u>8,457</u>	<u>9,474</u>	<u>25,260</u>	<u>0</u>	<u>373,136</u>
Total	<u><u>\$3,259,363</u></u>	<u><u>\$220,368</u></u>	<u><u>\$709,689</u></u>	<u><u>\$216,267</u></u>	<u><u>\$2,738</u></u>	<u><u>\$4,408,425</u></u>

Complainants may appeal the results of the Bureau's determination on their complaints when the complaints were not resolved as originally requested. The appeal gives the complainants an opportunity to have their complaints reviewed by the office's management staff or to provide additional information on their complaint to office management. Table V reflects the complaint appeal activity.

Table V
2002 Complaint Appeals Filed by Section

	Property & Casualty	Life & Health	Complaints	Total
Number of Complaint Files				
Appealed in 2002*	91	130	7	228

*An appeal may be on a file closed prior to the period under review.

Table VI
Complainant Survey
2002

Survey Cards Sent	1,410
Survey Cards Returned	719
Response Rate	51%

Results

1. How did you hear about the Office of the Commissioner of Insurance?				
Word of Mouth	218			
Insurance Agent	126			
Insurance Company	49			
Phone Book	21			
Lawyer	34			
Health Care Provider	66			
Other	224			
No Answer	106			
2. Did we respond to your complaint promptly?	Yes %		No %	
	653	92%	55	8%
3. Do you feel your complaint was handled fairly by our office?	545	81%	129	19%
4. Do you feel you were given an adequate explanation on your complaint?	533	80%	136	20%
5. If you called our office, do you feel we treated you courteously?	446	97%	15	3%
6. If you have another insurance problem, would you contact our office again?	594	90%	65	10%

Companies Examined in 2002

CUNA Mutual Ins. Co.
General Casualty Co. of Wisconsin
Group Health Cooperative of Eau Claire
MercyCare Ins. Co.
National States Ins. Co.
Oxford Life Ins. Co.
Physicians Plus Ins. Corp.
Regent Ins. Co.
Society Ins. A Mutual Co.
Thrivent Financial for Lutherans
United Wisconsin Life Ins. Co.
Vision Ins. Plan of America, Inc.
Wisconsin Mutual Ins. Co.

Agent Licensing Section

The Agent Licensing Section conducts licensing examinations for insurance agents; licenses agents, reinsurance intermediaries, managing general agents, certain corporations and firms, employee benefit plan administrators, viatical settlement brokers; and reviews and approves preclicensing and continuing education providers and courses.

During 2002, there were 12,106 tests administered in all lines of insurance to candidates seeking a resident agent license. In all, a total of 20,800 new licenses were issued to resident and nonresident agent candidates.

As of December 31, 2002, there were 77,948 licensed insurance agents and 623,476 active appointments by insurance companies authorizing the licensed agents to market their products.

Projects within the section for 2002 included:

- Biennial regulation fees were collected from all active agents during the first quarter of 2002. An option to renew licenses and pay fees online was also implemented.
- Required licensed insurers (with a few exceptions) to provide electronic appointment and termination requests rather than paper filings. This new system provides immediate updates to agent records, allowing them to begin practicing immediately, and virtually eliminating keying errors.
- The fourth continuing education biennial reporting period for agents began January 1, 2001. Promissor, Inc. (formerly ASI) continues to administer the entire program, which includes provider, instructor, and course approval, as well as course tracking. To satisfy the biennial requirements, agents affected must earn 24 credit hours by February 15, 2003.
- Continued involvement with the NAIC in the enhancement of the National Insurance Producer Registry (NIPR). The database is speeding up and simplifying the licensing process and provides benefits to both regulators and industry. Wisconsin participated as a pilot state for the project, and provides daily updates to the database along with all other states.
- Continued participation in the NAIC's Producer Information Network (PIN) Project. The goal of this committee, comprised of state regulators and industry representatives, is to improve the effectiveness and efficiency of the state licensing process through increased coordination, automation, standardization, and reciprocity.
- Wisconsin began accepting electronic nonresident license applications and electronic payments for service requests. These options provide faster turnaround in the licensing process.

Commercial Liability Insurance Reports

Section 601.422, Wis. Stat.

The following tables summarize the reports on commercial liability insurance required by s. 601.422, Wis. Stat., that were received in 2001. All of the information is for commercial liability insurance written in Wisconsin by authorized insurers. The data required by this statute were collected from the following three sources:

1. the insurers themselves,
2. statistical agents utilized by the insurers, and
3. the NAIC database.

Reporting thresholds were established by this office in conjunction with the statistical agents to eliminate insurers who write marginal amounts of insurance.

Tables IA and IB include information required for policy years 1999 and 2000, respectively. Lines one and two were calculated by applying the ratios of investment gain and other expenses to net premium earned for other liability as reported in the Insurance Expense Exhibit to direct premiums earned. The Insurance Expense Exhibit information is on a calendar year basis, therefore the ratios applied represent the average of the two calendar years included in the applicable policy year. The number of policies written, the number of claims closed without payment, and the number of legal actions filed were provided by the insurers. The remaining policy year information was provided by statistical agents.

It should be noted that the liability for claims incurred but not reported (IBNR) is calculated differently depending on the market. In particular, approximations for the IBNR liability for excess and umbrella insurance are based on the general liability expected loss ratio. The long-tailed nature of these two lines can create difficulty when attempting to establish an accurate liability for claims IBNR even after three or four years of development.

As noted previously, much of the data is from individual insurers and the statistical agents they utilize. These reports have been accepted by this office without audit.

Table II summarizes key ratios and averages for supplemental commercial liability data for the most recent five policy years. Several cells in this table are incomplete due to lack of activity for selected categories in certain policy years. Incomplete cells are indicated by an asterisk.

TABLE 1A
COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.
ENTRIES ARE FOR INSURERS REPORTING COMMERCIAL LIABILITY INSURANCE IN WISCONSIN*

Policy Year 1999	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Professional	All Other Professional	Day Care	Recreational	Municipal	Pollution	Liquor Liability
1. Investment gain	\$16,558	\$7,216	\$2,792	\$13,027	\$2,400	\$7,524	\$111	\$690	\$1,312	\$264	\$160
2. Expenses incurred other than loss adjusting expenses	29,121	12,692	4,910	22,911	4,220	13,233	196	1,214	2,307	464	282
3. Number of policies written	83,634	29,131	1,573	27,476	1,236	99,634	172	2,103	1,610	725	862
4. Direct dollar premium earned	98,550	42,950	16,615	77,535	14,282	44,782	663	4,107	7,809	1,572	953
5. Average premium per policy	1,178	1,474	10,563	2,822	11,555	449	3,856	1,953	4,850	2,168	1,106
6. Number of outstanding claims	846	213	39	64	89	126	8	25	12	1	1
7. Direct case reserves for outstanding claims	18,759	9,302	2,116	18,904	2,171	5,963	92	1,183	217	80	11
8. Liability for claims incurred but not reported	28,360	21,474	6,473	15,805	4,061	10,577	154	964	1,693	743	211
9. Loss adjustment expense liability for open claims	1,631	856	88	2,078	636	1,920	1	104	262	15	3
10. Losses paid	25,942	8,204	45,449	68,125	2,271	6,938	442	807	1,772	18	97
11. Pure loss ratio	74.1%	90.8%	325.2%	132.6%	59.5%	52.4%	103.7%	71.9%	47.2%	53.5%	33.4%
12. Allocated loss adjustment expense paid	1,055	1,823	240	1,449	440	4,835	48	67	263	13	30
13. Number of claims paid	9,371	1,033	25	78	57	526	40	283	1,271	12	9
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	79,975	41,590	54,341	105,821	9,114	29,906	737	3,124	4,059	840	351
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	84,929	44,374	58,341	182,134	9,963	32,176	790	3,364	4,469	907	375
16. Number of claims closed without payment	3,939	665	36	31	70	728	1	89	277	19	5
17. Number of legal actions filed	226	68	13	9	19	94	0	2	5	2	0

* 000's omitted in items 1, 2, 4, 7, 8, 9, 10, 12, 14, and 15.

TABLE IB
COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.
ENTRIES ARE FOR INSURERS REPORTING COMMERCIAL LIABILITY INSURANCE IN WISCONSIN*

Policy Year 2000	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Professional	All Other Professional	Day Care	Recreational	Municipal	Pollution	Liquor Liability
1. Investment gain	\$18,394	\$7,104	\$2,684	\$13,784	\$2,051	\$8,729	\$135	\$733	\$699	\$265	\$182
2. Expenses incurred other than loss adjusting expenses	32,350	12,494	4,720	24,243	3,607	15,352	237	1,289	1,230	465	319
3. Number of policies written	90,333	32,061	1,680	35,417	1,506	104,089	122	2,251	1,016	794	889
4. Direct dollar premium earned	109,477	42,280	15,972	82,042	12,207	51,952	801	4,361	4,163	1,575	1,080
5. Average premium per policy	1,212	1,319	9,507	2,316	8,106	499	6,563	1,937	4,098	1,984	1,215
6. Number of outstanding claims	1,088,444	391	23	53	115	246	18	54	13	0	7
7. Direct case reserves for outstanding claims	28,817	9,572	13,331	5,811	2,116	8,414	319	817	118	0	32
8. Liability for claims incurred but not reported	47,550	8,715	5,936	39,001	4,614	6,859	339	1,882	1,346	1,308	462
9. Loss adjustment expense liability for open claims	2,783	1,637	16	1,873	1,378	1,110	6	109	301	0	5
10. Losses paid	16,600	4,423	584	4,339	801	4,844	55	454	87	61	16
11. Pure loss ratio	84.9%	53.7%	124.3%	59.9%	61.7%	38.7%	89.1%	72.3%	37.3%	86.9%	47.2%
12. Allocated loss adjustment expense paid	1,858	1,024	0	511	163	1,447	2	61	13	1	2
13. Number of claims paid	1,026,973	1,002	12	44	27	366	48	275	67	12	9
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	97,069	52,353	19,866	51,208	7,040	37,456	722	3,322	1,628	1,369	516
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	103,965	13,065	21,696	206,165	25,745	62,765	787	3,572	1,960	3,529	569
16. Number of claims closed without payment	4,113	1,070	28	29	37	755	6	91	118	20	12
17. Number of legal actions filed	244	68	8	6	12	70	0	5	2	1	1

* 000's omitted in items 1, 2, 4, 7, 8, 9, 10, 12, 14, and 15.

TABLE II
COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.
SUMMARY OF SUPPLEMENTAL DATA

	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Professional Liability	All Other Professional Liability	Day Care	Recreational	Municipal	Pollution	Liquor Liability
Loss Ratios											
2000	84.9%	53.7%	124.3%	59.9%	61.7%	38.7%	89.1%	72.3%	37.3%	86.9%	47.2%
1999	74.1	90.8	325.2	132.6	59.5	52.4	103.7	71.9	47.2	53.5	33.4%
1998	76.0	58.1	107.3	150.2	43.8	54.7	40.3	53.4	26.2	25.8	15.1%
1997	58.4	66.7	38.2	128.5	47.9	68.1	6.1	24.7	6.9	17.7	10.3%
1996	55.9	40.2	43.7	77.4	41.0	45.1	243.8	22.7	12.9	60.3	46.7%
Five-year average	75.9	69.4	182.9	102.9	52.5	47.7	88.6	63.9	34.9	56.8	38.8%
Average Incurred Loss Per Claim											
2000	21	10,047	397,575	104,641	20,546	21,662	5,667	3,863	2,567	5,083	3,000
1999	4,375	14,050	743,207	612,877	30,423	19,787	11,125	6,462	1,550	7,538	10,800
1998	964	944	35,500	295,093	17,744	7,830	387	1,287	1	28	69
1997	1,074	1,611	9,972	194,856	18,439	11,233	12	557	3	6	167
1996	923	1,360	10,812	107,664	10,476	9,047	372	363	2	34,587	1,954
Five-year average	56	5,802	220,075	284,837	17,924	14,301	3,097	2,468	8	9,814	3,057
Average Case Reserve Per Claim											
2000	26	24,481	579,614	109,644	18,404	34,203	17,722	15,122	9,110	15	4,571
1999	22,174	43,671	54,263	295,368	24,391	47,326	11,500	47,320	18,083	80,000	11,000
1998	6,830	2,744	33,011	75,445	27,227	30,045	4,675	453	26	1	*
1997	9,511	6,072	4	36,365	10,333	45,473	117	18,678	25	31	*
1996	3,889	5,586	48,183	3,849	25,414	41,200	28	40	14,002	21	*
Five-year average	49	24,101	158,577	151,681	21,541	38,284	11,824	22,499	9,990	20,021	5,375
Allocated LAE: Premium Earned											
2000	4.2%	6.3%	0.1%	2.9%	12.6%	4.9%	0.9%	3.9%	7.5%	0.1%	0.6%
1999	2.7	6.2	2.0	4.5	7.5	15.1	7.4	4.2	6.7	1.8	3.4%
1998	5.3	9.2	3.5	5.7	10.1	14.2	0.1	2.6	5.3	1.4	2.5%
1997	10.8	8.7	0.8	9.9	10.5	40.4	0.2	6.6	3.6	6.8	0.1%
1996	13.0	4.7	1.1	1.2	15.4	15.2	0.1	6.1	7.8	55.4	10.0%
Five-year average	5.0	6.4	1.3	4.3	11.0	13.0	3.4	4.2	6.5	9.4	2.1%
IBNR: Premium Earned											
2000	84.9%	53.7%	124.3%	59.9%	61.7%	38.7%	89.1%	72.3%	37.3%	86.9%	47.2%
1999	74.1	90.8	325.2	132.6	59.5	52.4	103.7	71.9	47.2	53.5	33.4%
1998	26.2	32.9	33.9	31.7	9.2	14.3	10.1	11.0	9.1	25.8	13.9%
1997	7.0	26.2	25.1	23.3	11.8	8.9	5.4	4.7	6.8	17.7	9.2%
1996	31.2	15.8	29.5	23.4	7.4	4.7	27.2	2.9	9.1	8.9	6.4%
Five-year average	31.2	33.6	35.9	31.9	21.3	15.7	30.8	27.6	20.1	46.4	30.7%
Percentage Change In Premium Earned											
1999 to 2000	11.1%	-1.6%	-3.9%	5.8%	-14.5%	16.0%	20.7%	6.2%	-46.7%	0.2%	13.4%
1998 to 1999	376.4	807.6	224.3	214.6	106.3	344.4	638.1	340.8	333.3	119.0	1021.2%
1997 to 1998	-6.4	1.7	45.8	5.5	-23.9	-4.8	-4.0	13.4	-2.7	23.0	-5.3%
1996 to 1997	5.5	-28.2	-8.1	10.5	-4.1	-17.2	737.9	24.1	5.6	-21.2	42.4%

*Information incomplete. See narrative.

Medical Malpractice Insurance Reports

Section 601.427, Wis. Stat.

The following table summarizes the reports on medical malpractice insurance required by s. 601.427, Wis. Stat., that were received in 2002. All of the information is for medical malpractice insurance written in Wisconsin by authorized insurers. Insurers that wrote less than \$300,000 annually in medical malpractice insurance premiums in Wisconsin were not required to report.

The first three lines are for the calendar years indicated by the column headings. The Average Written Premium per Policy is calculated from the entries in the previous two lines. The next fifteen lines are for the policy years shown by the column headings.

This report includes the experience of the Wisconsin Health Care Liability Insurance Plan. It does not include the experience of the Patients Compensation Fund.

It should be noted that the data are from individual insurer reports and have been accepted by this office without audit. In addition, the data do not separate occurrence policy experience from claims-made policy experience. These two types of policies have different claims payment experience patterns.

This report combines the experience for all physician and surgeon classifications, other health care professionals, hospital, and other health care facilities. The individual classification reports by company, from which the summary table was derived, have been maintained in this office.

Wisconsin Insurance Report Business of 2002
Division of Regulation and Enforcement, Medical Malpractice Insurance Reports

MEDICAL MALPRACTICE INSURANCE REPORT, S. 601.427, WIS. STAT.
ENTRIES ARE

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001**
1. Investment and other income***	\$23,966	\$26,493	\$26,674	\$22,677	\$27,149	\$24,736	\$22,015	\$19,545	\$21,850	\$16,972	\$14,868
2. Incurred loss adjustment expense***	24,015	30,798	22,723	23,389	17,647	15,944	13,019	6,937	11,592	14,600	6,721
3. All other incurred expenses**	11,869	12,730	13,783	14,377	13,887	16,432	15,151	15,821	15,421	13,261	11,456
4. Policies written	31,148	31,164	32,305	32,212	29,748	17,540	31,629	43,160	44,568	46,597	
5. Direct premiums written	71,914	82,720	78,171	73,253	71,471	69,875	68,993	70,060	68,503	57,546	
6. Average written premium per policy	2,309	2,654	2,420	2,274	2,403	3,984	2,181	1,623	1,537	1,235	
7. Number of open claims	7	4	16	16	29	40	99	148	186	404	
8. Direct case reserves for open claims	402	231	340	517	2,792	2,354	5,617	4,876	6,842	9,263	
9. Paid claims	19,236	23,645	24,653	19,605	19,175	20,837	20,534	9,779	4,750	3,981	
10. IBNR reserves	6,418	4,266	4,221	4,750	4,748	5,011	5,909	7,847	8,260	9,278	
11. Pure loss ratio	36.2%	34.0%	37.4%	34.0%	37.4%	40.4%	46.5%	32.1%	29.0%	39.1%	
12. Claims reported	1,693	1,902	1,626	1,392	44,904	76,367	300,843	1,177	703	945	
13. Claims closed without payment	1,295	1,643	1,432	1,116	1,243	983	803	836	591	444	
14. Claims closed with payment	402	338	284	292	325	301	310	214	139	90	
15. Legal actions filed	424	446	397	395	445	401	295	311	203	167	
16. Verdicts/judgements for defendants	152	143	126	94	84	69	46	33	16	10	
17. Verdicts/judgements for plaintiffs	42	39	29	26	18	10	11	5	0	0	
18. Amount awarded to plaintiffs	3,710	4,342	3,247	6,431	4,234	1,711	4,510	2,468	0	0	

* 000's omitted in items 1, 2, 3, 5, 8, 9, 10, and 18.

** Policy year 2002 was not complete at time of writing.

*** These elements are reported on a calendar year basis; all other rows are on a policy year basis.

Product Liability Insurance Reports
Section 601.425, Wis. Stat.

The following table summarizes the reports on product liability insurance required by s. 601.425, Wis. Stat., that were received in 2002. All of the information is for product liability insurance written in Wisconsin by authorized insurers. Insurers that wrote less than \$50,000 annually in product liability insurance premiums in Wisconsin were not required to report.

The first three lines are for the calendar years indicated by the column headings. The Average Written Premium per Policy is calculated from the entries in the previous two lines. The next fifteen lines are for the policy years shown by the column headings.

It should be noted that the data are from reports provided by individual insurers. These reports have been accepted by this office without audit. In addition, the data do not separate occurrence policy experience from claims-made policy experience. These two types of policies have different claims payment experience patterns.

**PRODUCT LIABILITY INSURANCE REPORT, S. 601.425, WIS. STAT.
ENTRIES ARE FOR INSURERS REPORTING PRODUCT LIABILITY INSURANCE IN WISCONSIN***

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001**
1. Investment and other income net gain or loss***	\$10,826	\$12,561	\$12,688	\$12,185	\$12,197	\$19,766	\$20,162	\$18,523	\$15,400	\$14,399	\$18,106
2. Incurred loss adjustment expenses***	19,940	21,648	21,803	16,244	16,491	15,691	6,948	9,367	5,047	24,402	51,638
3. All other incurred expenses***	18,813	27,440	15,627	16,846	14,825	19,094	8,877	12,596	12,566	12,843	12,711
4. Policies written	43,015	41,827	40,924	39,948	85,764	121,228	75,136	66,677	65,150	68,647	
5. Direct written premiums	45,835	48,188	47,946	48,164	53,924	50,932	45,281	36,057	36,195	36,807	
6. Average written premium per policy	1,066	1,152	1,172	1,206	629	420	603	541	556	536	
7. Number of open claims	11	60	34	47	31	41	85	89	145	372	
8. Direct case reserves for open claims	11	497	670	1,247	1,773	2,344	3,376	3,306	5,598	8,763	
9. Amount paid on product liability claims	24,721	18,870	26,942	15,709	27,363	17,100	17,224	15,687	17,643	4,266	
10. Reserves for IBNR Claims	2,821	1,514	3,960	1,418	1,856	2,280	4,954	4,597	4,197	17,474	
11. Pure loss ratio	60.1%	43.3%	65.8%	38.1%	57.5%	42.7%	56.4%	65.4%	75.8%	82.9%	
12. Claims reported	66,413	60,230	150,266	166,729	150,476	184,310	290,115	601,014	448,312	2,400	
13. Claims closed without payment	1,523	1,541	4,310	1,547	2,343,853	1,108,079	129,274	845,851	103,699	1,279	
14. Claims closed with payment	1,736	1,652	1,795	1,613	3,558	1,545	1,404	1,049	1,155	995	
15. Legal actions filed	1,050	677	742	3,605	574	742	324	201	175	65	
16. Verdicts/judgements for defendants	26	26	63	49	25	36	22	18	22	4	
17. Verdicts/judgements for plaintiffs	25	31	31	35	22	19	6	2	4	1	
18. Amount awarded to plaintiffs	2,075	641	1,137	1,439	823	305	42	53	32	4	

* 000's omitted in items 1, 2, 3, 5, 8, 9, 10, and 18.

** Policy year 2002 was not complete at time of writing.

*** These elements are reported on a calendar year basis; all other rows are on a policy year basis.

Consumer Publications

The following consumer publications are available from OCI. Copies of all brochures are available on-line on OCI's Web site: http://oci.wi.gov/pub_list.htm.

Auto

- **Consumer's Guide to Auto Insurance (PI-057)**—Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, collision damage waiver coverage for rental cars, and contains premiums for five hypothetical examples.
- **Teenagers and Auto Insurance (PI-200)**—Provides information on buying car insurance, saving money, and how underage drinking affects your insurance premium.

Health

Long-Term Care

- **Guide to Long-Term Care (PI-047)**—Explains different types of long-term care insurance and the types of policies sold in WI to cover long-term care expenses.
- **Long-Term Care Insurance Policies Approved in Wisconsin (PI-046)**—Lists individual, group and tax-qualified long-term care insurance policies, nursing home policies, and home health care policies including information regarding benefits and sample premiums.

Medicare Supplement

- **Medicare Supplement Insurance Approved Policies (PI-010)**—Lists policies available in Wisconsin including benefits and current premiums.
- **Medicare+Choice - Questions and Answers (PI-099)**—Explains new options available to Medicare-eligible persons age 65 and over, and some Medicare-eligible disabled individuals under age 65, who are looking for information about the Medicare+Choice program.
- **Wisconsin Guide to Health Insurance for People with Medicare (PI-002)**—Explains Medicare and supplemental insurance to cover those expenses not paid by Medicare.

General

- **ANSI Codes (OCI 17-007)**—American National Standards Institute (ANSI) claim disposition codes that must be used by providers and their narrative explanation.
- **A Guide to Health Insurance and Worker's Compensation Insurance for Farm Families (PI-072)**—Provides information about health insurance and limitations for work-related injuries.

- **A Shopper's Guide to Cancer Insurance (PI-001)**—Describes cancer insurance policies and the limitations many of these policies have.
- **Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**—Provides information on all HMO and Limited Service Health Organization Plans in Wisconsin.
- **Fact Sheet on Continuation and Conversion in Health Insurance Policies (PI-023)**—Describes a consumer's rights under Wisconsin law and the federal COBRA law to continue or convert group health insurance coverage after losing previous eligibility for health insurance coverage.
- **Fact Sheet on the Independent Review Process in Wisconsin (PI-203)**—Describes a consumer's right to appeal a health plan's decision to an independent medical expert.
- **Fact Sheet on Managed Care Consumer Protections in Wisconsin (PI-102)**—Describes consumer protections available to Wisconsin residents enrolled in managed care plans.
- **Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)**—Gives a brief description of current mandated benefits.
- **Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders, Alcoholism and Other Drug Abuse (PI-008)**—Summarizes required coverages in group health insurance policies.
- **Group Health Insurance Index (July PI-081 and January PI-080)**—Survey results listing the monthly premiums for group health insurance policies for four hypothetical groups.
- **Health Insurance Coverage in Wisconsin (PI-094)**—Survey results listing the number of people covered by an HMO, Preferred Provider Organization, Point-of-Service Plan and traditional health insurance in Wisconsin.
- **The Health Insurance Portability and Accountability Act of 1996 and 1997 Wisconsin Act 27 (PI-096)**—Provides a general overview of the new federal law as well as the changes made to state health insurance laws.
- **Insurance Coverage and AIDS PI-064**—Summarizes rules regarding health and life insurance underwriting and coverage for AIDS and includes Resources for Persons with a Positive HIV Test/The Implications of Testing Positive for HIV (OCI 17-001).
- **Mammograms: Mandated Insurance Coverage (PI-056)**—Summarizes required coverage for mammograms under health insurance policies.

Homeowner's

- **Buying a Home and Your Insurance Needs (PI-100)**—Provides information on title, homeowner's, flood and private mortgage insurance and discusses other insurance options to consider when buying a home.
- **Consumer's Guide to Homeowner's Insurance (PI-015)**—Explains the basic coverages included in homeowner's and tenant's insurance policies, the types of policies, what you should do if you have a loss, the Wisconsin Insurance Plan, and contains premium tables for four hypothetical examples.
- **Guía del Consumidor para Seguros de Vivienda (PI-115)**—Explica las coberturas básicas incluidas en las pólizas de seguros de propietarios de viviendas e inquilinos, los tipos de pólizas, qué debe hacer en caso de pérdida, el plan de seguros de Wisconsin y contiene tablas de tarifas para cuatro ejemplos hipotéticos.
- **Settling Property Insurance Claims (PI-084)**—Provides information on what to do after a loss, how to settle an insurance claim, flood insurance, and tips on what to do before a loss.

Liability

- **Consumer's Guide to Commercial Liability Insurance (PI-045)**—Contains basic information on commercial liability insurance, risk management, legal protections, required coverages, and optional coverages.
- **Consumer's Guide to Day Care Liability Insurance (PI-054)**—Answers questions about liability insurance coverage for day care facilities.
- **Consumer's Guide to Insurance for Small Business Owners (PI-085)**—Provides information about business, worker's compensation, health, and auto insurance.
- **Consumer's Guide to Worker's Compensation Insurance for Employers (PI-065)**—Provides information on worker's compensation insurance requirements and answers frequently asked questions.
- **Warranties (PI-069)**—Discusses the Magnuson-Moss Warranty Act, the federal law that covers warranties, and answers questions about extended warranties.

Life Insurance and Annuities

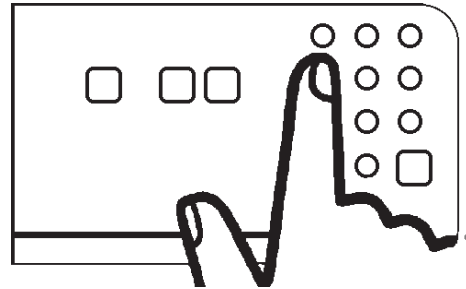
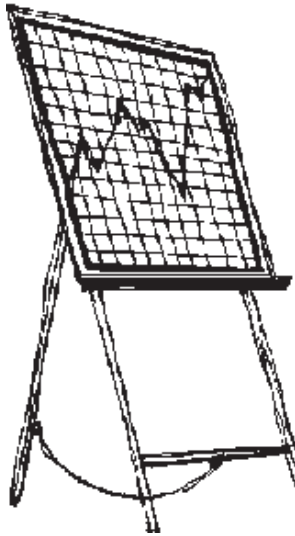
- **NAIC Life Insurance Buyer's Guide**—A copy of *The NAIC Life Insurance Buyer's Guide* is available by calling (608) 267-4397 (bulk copies may be obtained by calling the NAIC Office at 816-783-8301).
- **State Life Insurance Fund**—Information about the State Life Insurance Fund that offers life insurance to Wisconsin residents. This also includes a rate table and an application. For more information, call 1-800-562-5558 (Wisconsin residents only).

- **Wisconsin Buyer's Guide to Annuities (PI-016)**—Describes annuities and provides consumer information.

Other

- **Consumer's Guide to Insurance (PI-051)**—Provides general information about health, life, auto, homeowner's, and worker's compensation insurance.
- **Fact Sheet on Credit Insurance (PI-205)**—Provides information on credit insurance.
- **Fact Sheet on Insurance Terminations, Denials, and Cancellations (PI-024)**—Summarizes the laws dealing with notice requirements when insurance coverage is terminated.
- **Insurance Complaints and Administrative Actions (PI-030)**—An annual report listing companies with an above-average number of complaints in automobile, homeowner's and tenants, individual accident and health, group accident and health, and life and annuities insurance.
- **Learning about the Office of the Commissioner of Insurance on the World Wide Web (PI-095)**—Provides information about OCI's home site on the Internet.
- **Other Sources of Help (OCI 51-051)**—Provides information on Small Claims Court.
- **Understanding How Insurance Companies Use Credit Information (PI-204)**—Tips to help you understand how your credit information may be used and how it may affect your insurance premiums.
- **The Wisconsin Office of the Commissioner of Insurance (PI-059)**—Summarizes OCI's main functions, discusses employment opportunities, the civil service system, and pay and employee benefits..

Financial and Statistical Data



Notes to Tables

The financial information was obtained from the NAIC database downloaded on July 9, 2003, for those companies filing electronically with the NAIC and annual statements filed with OCI for those companies not filing electronically with the NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2002, and the results of their 2002 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Limited Service Health Organizations and Hospital Medical Dental Indemnity Plans were combined in 2001 as Other Health Insurers.

Starting in 2002, direct premiums and deposits for life business reported in Tables B and D includes direct premiums written, annuity, deposit, and other consider-

ations and policyholder dividends used for paid-up additions. Direct premiums written reported in Table E excludes dividends, and deposit and other considerations. Direct benefits and dividends paid includes both benefits paid and dividends paid or applied during the year.

Direct premiums written in Table E includes insurers with negative premiums written. This results in premiums written for the 20 ranked insurers in certain lines of business to be greater than all insurers writing that line of business.

All of the amounts in Tables F-I, except ratio amounts, have been rounded to thousands. Ratios in excess of "999" were reported as "999" and ratios less than "0" were reported as "0". Ratio results outside these thresholds are meaningless.

Explanation of Terms Used in Tables

The “**Wisconsin Operations**” columns report the direct premiums and losses for Wisconsin only business for 2002. The “**Nationwide Operations**” columns report the net premiums and losses for all operations for 2002.

“**Direct**” business refers to business for which the insurer issued an insurance policy and accepted the premium. “**Net**” business is direct business plus reinsurance assumed and less reinsurance ceded.

“**Reinsurance**” is the transfer of risk between insurance companies. Almost all direct writing companies use reinsurance to transfer risk. Reinsurance assumed is accepting the risk of other insurers, while reinsurance ceded is transferring the risk to other insurers. Some companies specialize in providing reinsurance to other companies versus writing business directly.

“**Premium Written**” is usually defined as premium billed by fire and casualty companies. Rules of life insurance accounting require reporting premiums actually collected. Premium written is a measure of sales activity in the state for the year.

“**Premium Earned**” is the result of premiums written in the current and previous years, and in some instances, premiums to be written in the future for current coverages. It is approximately the pro-rata portion of the premium charged for each policy for the portion of coverage provided within the calendar year.

“**Losses Incurred**” equals losses paid, plus an estimate at the close of the current year of the amounts to be paid in the future for all unsettled claims as of the financial statement date, less the corresponding estimate made at the end of the prior year. If the estimates were exactly correct, then the incurred losses would be the actual cost of all claims arising from coverage provided during the current year. The estimates would also include amounts for IBNR claims (incurred but not reported). Loss

adjustment expenses are also included in the losses incurred for nationwide operations of Title Companies.

“**Annuity Considerations**” is revenue received for annuity contracts during the year. The amount corresponds to premiums written on insurance contracts.

“**Deposits**” are amounts placed with the insurer that do not incorporate risk from the death or disability of the policyholder and are more comparable to financial or investment instruments than insurance contracts.

“**Other Considerations**” are annuity considerations or other deposits, which are not allocated to a specific policy, but include an insurable risk.

The “**Net Loss Ratio**” is equal to net losses incurred plus net loss adjustment expenses incurred, divided by net premiums earned. The “**Expense Ratio**” is equal to underwriting expenses divided by net premiums written. The loss ratio is determined based on net premiums earned as losses occur randomly throughout the policy term which matches the period the premiums are earned. The expense ratio is determined using net premiums written, because most underwriting expenses (commissions, home office underwriting, and clerical expenses) are incurred at the time the policy is written, not evenly throughout the policy term.

The “**Wisconsin Direct Loss Ratio**” is a pure loss ratio equal to the direct losses incurred divided by the direct premiums earned for Wisconsin business. This ratio does not include Loss Adjustment Expenses. For insurers with small direct premiums earned, this ratio may not be a meaningful representation of their overall operations. Negative losses incurred would result from the company overestimating the cost to settle open claims as of the end of the prior year or the receipt of salvage or other recoveries from claims paid in prior years which were in excess of amounts incurred for the current year claims.

TABLE A
Summary of Insurers Authorized to Write Insurance in Wisconsin
as of December 31, 2002
Counts by Type and Domicile

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
STOCK LIFE AND HEALTH	27	443	470
MUTUAL LIFE AND HEALTH	4	31	35
FRATERNALS	9	43	52
HEALTH MAINTENANCE ORGANIZATIONS	20	0	20
OTHER HEALTH INSURERS	16	0	16
STOCK PROPERTY AND CASUALTY	67	736	803
MUTUAL PROPERTY AND CASUALTY	35	69	104
RECIPROCAL EXCHANGES	0	20	20
TOWN MUTUALS	73	0	73
TOTALS	251	1,342	1,593

TABLE B
2002 Summary of Wisconsin Operations of All Insurers by Type of Company

TYPE OF COMPANY	DIRECT PREMIUMS AND DEPOSITS*
STOCK LIFE AND HEALTH	\$10,840,125,130
MUTUAL LIFE AND HEALTH	1,532,652,312
FRATERNALS	634,918,287
TOTALS	\$13,007,695,729

TYPE OF COMPANY	DIRECT BENEFITS AND DIVIDENDS PAID*
STOCK LIFE AND HEALTH	\$7,007,092,197
MUTUAL LIFE AND HEALTH	1,068,234,843
FRATERNALS	425,196,989
TOTALS	\$8,500,524,029

TYPE OF COMPANY	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 3,940,112,550	\$3,514,711,868	89
OTHER HEALTH INSURERS	400,303,698	327,419,946	82
STOCK PROPERTY AND CASUALTY	3,939,536,212	2,405,972,969	61
MUTUAL PROPERTY AND CASUALTY	2,612,497,958	1,528,858,090	59
RECIPROCAL EXCHANGES	149,159,158	87,815,555	59
TOWN MUTUALS	56,918,884	28,944,150	51
TOTALS	\$11,098,528,460	\$7,893,722,578	71

* See Notes to Tables.

TABLE C
2002 Summary of Nationwide
Financial Operations of Wisconsin Insurers

❖ **LIFE AND HEALTH INSURERS** ❖

ASSETS	\$160,342,353,338
CAPITAL AND SURPLUS	12,681,699,064
NET PREMIUMS AND ANNUITY CONSIDERATIONS	22,010,430,547
NET BENEFITS INCURRED	21,299,202,369
NET INCOME	136,609,949
 DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	 23,621,235,489

❖ **PROPERTY AND CASUALTY INSURERS** ❖

ASSETS	\$ 44,097,671,814
CAPITAL AND SURPLUS	14,851,782,797
NET EARNED PREMIUMS	14,934,245,229
NET LOSSES INCURRED	8,801,679,748
NET INCOME	1,065,480,796
 DIRECT PREMIUMS WRITTEN	 17,261,184,238

❖ **HEALTH MAINTENANCE ORGANIZATIONS** ❖
❖ **AND OTHER HEALTH INSURERS** ❖

ASSETS	\$ 1,228,508,736
CAPITAL AND SURPLUS	506,166,709
NET EARNED PREMIUMS	4,446,488,453
NET LOSSES INCURRED	3,874,885,007
NET INCOME	91,179,874
 DIRECT PREMIUMS WRITTEN	 4,336,169,864

❖ **ALL INSURERS COMBINED** ❖

ASSETS	\$205,668,533,888
CAPITAL AND SURPLUS	28,039,648,570
NET PREMIUMS AND ANNUITY CONSIDERATIONS	22,010,430,547
NET BENEFITS INCURRED	21,299,202,369
NET EARNED PREMIUMS	19,380,733,682
NET LOSSES INCURRED	12,676,564,755
NET INCOME	1,293,270,619
 DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	 45,218,589,591

TABLE D
2002 Summary of Wisconsin Operations
of All Insurers by Line of Insurance

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*		
LIFE INSURANCE			
ORDINARY		\$ 2,063,437,272	
CREDIT		35,234,002	
GROUP		406,292,526	
INDUSTRIAL		5,245,679	
TOTAL		\$ 2,507,980,403	
ANNUITIES		\$ 5,046,723,501	
DEPOSITS		1,130,407,689	
OTHER		1,126,484,382	
BENEFIT TYPE	DIRECT BENEFITS AND DIVIDENDS PAID*		
DIVIDENDS		\$ 583,341,117	
DEATH BENEFITS		1,001,498,059	
ANNUITY BENEFITS		1,477,533,130	
ALL OTHER BENEFITS		3,069,628,872	
LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$ 6,741,044,793	\$ 5,783,507,724	86
CREDIT	72,003,746	35,739,419	50
INDIVIDUAL	976,133,610	641,559,828	66
TOTAL	\$ 7,789,182,149	\$ 6,460,806,971	83
MULTIPLE PERIL			
FARMOWNERS	\$ 91,361,551	\$ 50,098,887	55
HOMEOWNERS	581,817,029	363,350,490	62
COMMERCIAL	459,927,799	211,540,189	46
TOTAL	\$ 1,133,106,379	\$ 624,989,566	55
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$ 2,114,866,087	\$ 1,363,537,360	64
COMMERCIAL VEHICLES	505,113,170	302,058,394	60
TOTAL	\$ 2,619,979,257	\$ 1,665,595,754	64

* See Notes to Tables.

TABLE D (continued)

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ALL OTHER LINES			
FIRE	\$ 113,275,673	\$ 60,458,261	53
MEDICAL MALPRACTICE	75,621,233	32,925,267	44
WORKERS COMPENSATION	1,302,983,727	812,752,269	62
OTHER LIABILITY	503,586,255	308,583,286	61
FIDELITY	15,886,100	15,926,802	100
SURETY	32,715,452	-483,777	-1
CREDIT	9,103,877	1,639,667	18
TITLE	121,903,577	3,414,429	3
MORTGAGE GUARANTY	78,153,213	40,017,666	51
ALL OTHER	491,532,748	301,328,631	61
TOTAL	\$ 2,744,761,855	\$ 1,576,562,501	57

Table E

Wisconsin Market Shares
(Business of 2002)

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

ORDINARY LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	17.5	\$ 297,540,243
2	THRIVENT FINANCIAL FOR LUTHERANS	6.5	111,550,697
3	PRUDENTIAL INS CO OF AMERICA THE	3.7	62,300,216
4	AMERICAN FAMILY LIFE INS CO	3.4	57,595,064
5	METROPOLITAN LIFE INS CO	2.7	46,735,523
6	EQUITABLE LIFE ASSURANCE SOCIETY OF THE US THE	2.4	41,670,552
7	STATE FARM LIFE & ACCIDENT ASSURANCE CO	1.8	31,177,310
8	PRINCIPAL LIFE INS CO	1.8	31,114,397
9	NEW YORK LIFE INS CO	1.8	31,067,950
10	PACIFIC LIFE INS CO	1.6	26,544,887
11	IDS LIFE INS CO	1.4	23,942,357
12	MASSACHUSETTS MUTUAL LIFE INS CO	1.4	23,021,548
13	AMERUS LIFE INS CO	1.2	20,051,882
14	CATHOLIC KNIGHTS	1.1	19,352,474
15	PRIMERICA LIFE INS CO	1.1	19,317,344
16	PRUCO LIFE INS CO	1.1	18,379,372
17	VALLEY FORGE LIFE INS CO	1.1	18,148,427
18	JEFFERSON PILOT LIFE INS CO	1.1	18,114,532
19	MANUFACTURERS LIFE INS CO U S A	1.0	17,687,008
20	FORTIS BENEFITS INS CO	1.0	17,614,775
TOTALS FOR 20 RANKED INSURERS		54.7	\$ 932,926,558
TOTALS FOR 422 RANKED INSURERS WRITING THIS LINE		100.0	\$1,704,150,935

CREDIT LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN GENERAL ASSUR CO	16.5	\$ 5,807,243
2	CUNA MUTUAL INS SOCIETY	13.3	4,669,410
3	NORTH CENTRAL LIFE INS CO	9.7	3,420,602
4	UNION SECURITY LIFE INS CO	6.7	2,360,543
5	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	6.4	2,249,232
6	RESOURCE LIFE INS CO	6.2	2,171,449
7	PEKIN LIFE INS CO	6.1	2,158,732
8	UNIVERSAL UNDERWRITERS LIFE INS CO	4.9	1,716,742
9	PROTECTIVE LIFE INS CO	4.3	1,499,192
10	AMERICAN MODERN LIFE INS CO	4.2	1,486,598
11	JMIC LIFE INS CO	4.1	1,430,384
12	MINNESOTA LIFE INS CO	3.7	1,311,755
13	AMERICAN NATIONAL INS CO	3.5	1,222,915
14	HOUSEHOLD LIFE INS CO	3.0	1,043,811
15	MADISON NATIONAL LIFE INS CO INC	2.2	791,285
16	CENTURION LIFE INS CO	1.9	676,248
17	MERIT LIFE INS CO	1.5	528,451
18	LIFE INVESTORS INS CO OF AMERICA	1.4	484,923
19	NORTH AMERICAN INS CO	1.3	460,458
20	ALLSTATE LIFE INS CO	0.6	215,153
TOTALS FOR 20 RANKED INSURERS		101.3	\$ 35,705,126
TOTALS FOR 47 RANKED INSURERS WRITING THIS LINE		100.0	\$ 35,234,002

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

G R O U P L I F E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	MINNESOTA LIFE INS CO	15.0	\$ 60,531,046
2	METROPOLITAN LIFE INS CO	11.6	46,709,828
3	SUN LIFE ASSURANCE CO OF CANADA U S	8.7	35,028,679
4	UNUM LIFE INS CO OF AMERICA	5.7	23,156,256
5	HARTFORD LIFE & ACCIDENT INS CO	5.7	22,886,809
6	PRUDENTIAL INS CO OF AMERICA THE	5.0	20,171,602
7	HARTFORD LIFE INS CO	4.8	19,405,539
8	UNITED WISCONSIN LIFE INS CO	3.8	15,263,108
9	FORTIS BENEFITS INS CO	3.5	14,271,998
10	AETNA LIFE INS CO	3.1	12,635,146
11	RELIASTAR LIFE INS CO	2.7	10,753,269
12	CUNA MUTUAL INS SOCIETY	1.9	7,743,260
13	NEW YORK LIFE INS CO	1.7	6,914,425
14	JEFFERSON PILOT FINANCIAL INS CO	1.7	6,766,662
15	PRINCIPAL LIFE INS CO	1.4	5,603,758
16	STANDARD INS CO	1.2	4,829,355
17	SUN LIFE ASSURANCE CO OF CANADA	1.2	4,760,556
18	GREAT WEST LIFE & ANNUITY INS CO	1.1	4,508,115
19	CONNECTICUT GENERAL LIFE INS CO	1.1	4,370,634
20	CONTINENTAL ASSURANCE CO	1.0	4,211,907
TOTALS FOR 20 RANKED INSURERS		81.8	\$ 330,521,952
TOTALS FOR 196 RANKED INSURERS WRITING THIS LINE		100.0	\$ 404,003,066

A N N U I T I E S

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CUNA MUTUAL LIFE INS CO	7.7	\$ 389,117,728
2	ALLIANZ LIFE INS CO OF NORTH AMERICA	5.3	268,593,809
3	LINCOLN NATIONAL LIFE INS CO THE	5.0	252,049,598
4	TRANSAMERICA LIFE INS CO	4.6	229,208,086
5	THRIVENT FINANCIAL FOR LUTHERANS	4.3	216,792,628
6	MANUFACTURERS LIFE INS CO U S A	3.9	197,339,560
7	SENTRY LIFE INS CO	3.2	161,095,271
8	ING LIFE INS AND ANNUITY CO	3.2	158,321,083
9	GOLDEN AMERICAN LIFE INS CO	2.7	133,263,674
10	IDS LIFE INS CO	2.6	131,948,011
11	JACKSON NATIONAL LIFE INS CO	2.5	125,910,332
12	EQUITABLE LIFE ASSURANCE SOCIETY OF THE US THE	2.3	115,408,671
13	LINCOLN BENEFIT LIFE CO	2.3	113,601,348
14	LIBERTY LIFE ASSURANCE CO OF BOSTON	2.1	107,290,792
15	METROPOLITAN LIFE INS CO	2.0	102,762,794
16	FIDELITY & GUARANTY LIFE INS CO	1.9	96,895,907
17	TEACHERS INS & ANNUITY ASSN OF AMER	1.9	96,039,059
18	CUNA MUTUAL INS SOCIETY	1.9	95,974,927
19	AIG ANNUITY INS CO	1.8	92,191,538
20	OHIO NATIONAL LIFE INS CO	1.7	86,386,900
TOTALS FOR 20 RANKED INSURERS		63.1	\$3,170,191,716
TOTALS FOR 303 RANKED INSURERS WRITING THIS LINE		100.0	\$5,024,185,860

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

F I R E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FACTORY MUTUAL INS CO	7.4	\$ 9,016,517
2	WEST BEND MUTUAL INS CO	6.8	8,281,707
3	ACUITY A MUTUAL INS CO	4.9	6,008,132
4	ALLIANZ INS CO	4.6	5,681,426
5	AMERICAN GUARANTEE & LIABILITY INS CO	4.4	5,424,452
6	LOCAL GOVERNMENT PROPERTY INS FUND	3.8	4,601,141
7	TRAVELERS INDEMNITY CO THE	3.3	3,988,425
8	ZURICH AMERICAN INS CO	3.0	3,641,507
9	AUTO OWNERS INS CO	2.9	3,590,242
10	EMPLOYERS INS CO OF WAUSAU	2.8	3,423,904
11	ROYAL INDEMNITY CO	2.3	2,786,628
12	ST PAUL FIRE & MARINE INS CO	1.7	2,056,580
13	AMERICAN SECURITY INS CO	1.6	2,003,391
14	AMERICAN HOME ASSURANCE CO	1.5	1,842,851
15	TRAVELERS INDEMNITY CO OF IL	1.5	1,838,435
16	AMERICAN FAMILY MUTUAL INS CO	1.4	1,729,835
17	WESTPORT INS CORP	1.3	1,590,446
18	GERMANTOWN MUTUAL INS CO	1.3	1,563,257
19	AFFILIATED FM INS CO	1.2	1,488,462
20	XL INS AM INC	1.2	1,474,329
TOTALS FOR 20 RANKED INSURERS		58.8	\$ 72,031,667
TOTALS FOR 314 RANKED INSURERS WRITING THIS LINE		100.0	\$ 122,447,260

F A R M O W N E R S M U L T I P L E P E R I L

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	RURAL MUTUAL INS CO	28.2	\$ 26,815,536
2	AMERICAN FAMILY MUTUAL INS CO	15.1	14,346,327
3	SECURA INS A MUTUAL CO	9.3	8,793,918
4	HASTINGS MUTUAL INS CO	6.2	5,877,016
5	WILSON MUTUAL INS CO	5.8	5,544,732
6	AUTO OWNERS INS CO	5.1	4,880,809
7	MT MORRIS MUTUAL INS CO	4.4	4,139,922
8	STATE FARM FIRE & CASUALTY CO	4.3	4,119,999
9	MCMILLAN-WARNER MUTUAL INS CO	3.6	3,444,444
10	GERMANTOWN MUTUAL INS CO	2.2	2,044,039
11	MAPLE VALLEY MUTUAL INS CO	2.0	1,945,166
12	NATIONWIDE MUTUAL INS CO	1.9	1,816,183
13	MANITOWOC MUTUAL INS CO	1.8	1,710,737
14	FARMINGTON MUTUAL INS CO	1.3	1,224,530
15	WISCONSIN MUTUAL INS CO	1.2	1,124,150
16	LITTLE BLACK MUTUAL INS CO	1.2	1,123,917
17	ONEBEACON MIDWEST INS CO	1.1	1,056,136
18	WISCONSIN AMERICAN MUTUAL INS CO	1.1	1,030,713
19	MERIDIAN SECURITY INS CO	0.7	665,687
20	ELLINGTON MUTUAL INS CO	0.7	641,854
TOTALS FOR 20 RANKED INSURERS		97.2	\$ 92,345,815
TOTALS FOR 44 RANKED INSURERS WRITING THIS LINE		100.0	\$ 94,979,344

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

H O M E O W N E R S M U L T I P L E P E R I L

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	25.6	\$ 160,794,053
2	STATE FARM FIRE & CASUALTY CO	14.8	92,514,785
3	ACUITY A MUTUAL INS CO	4.0	24,916,324
4	ALLSTATE INS CO	3.3	20,878,646
5	GENERAL CASUALTY CO OF WI	3.0	18,873,314
6	FIRE INS EXCHANGE	2.6	16,423,743
7	WEST BEND MUTUAL INS CO	2.5	15,942,803
8	AUTO OWNERS INS CO	2.0	12,529,316
9	BADGER MUTUAL INS CO	1.6	10,307,881
10	RURAL MUTUAL INS CO	1.6	10,307,206
11	REGENT INS CO	1.6	10,246,917
12	SENTRY INS A MUTUAL CO	1.6	10,063,228
13	SECURA INS A MUTUAL CO	1.5	9,707,717
14	WISCONSIN MUTUAL INS CO	1.4	8,777,112
15	ECONOMY PREMIER ASSURANCE CO	1.4	8,646,670
16	GERMANTOWN MUTUAL INS CO	1.4	8,554,846
17	FOREMOST INS CO	1.1	7,088,137
18	GLENS FALLS INS CO THE	1.1	7,084,164
19	WILSON MUTUAL INS CO	1.1	6,957,474
20	CINCINNATI INS CO THE	1.0	6,268,313
TOTALS FOR 20 RANKED INSURERS		74.5	\$ 466,882,649
TOTALS FOR 199 RANKED INSURERS WRITING THIS LINE		100.0	\$ 626,963,263

C O M M E R C I A L M U L T I P L E P E R I L

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	6.8	\$ 34,116,697
2	SOCIETY INS A MUTUAL CO	6.3	31,548,428
3	GENERAL CASUALTY CO OF WI	4.7	23,461,144
4	REGENT INS CO	4.6	23,215,588
5	CINCINNATI INS CO THE	4.5	22,717,466
6	ACUITY A MUTUAL INS CO	3.6	18,194,168
7	CAPITOL INDEMNITY CORP	3.5	17,750,886
8	TRAVELERS INDEMNITY CO OF IL	2.8	14,217,790
9	RURAL MUTUAL INS CO	2.7	13,709,761
10	FEDERAL INS CO	2.5	12,550,988
11	STATE FARM FIRE & CASUALTY CO	2.5	12,461,825
12	SECURA SUPREME INS CO	2.1	10,354,818
13	WEST BEND MUTUAL INS CO	1.9	9,740,556
14	CHURCH MUTUAL INS CO	1.4	7,187,999
15	HARTFORD FIRE INS CO	1.3	6,389,977
16	ST PAUL FIRE & MARINE INS CO	1.3	6,362,947
17	INTEGRITY MUTUAL INS CO	1.3	6,333,433
18	OWNERS INS CO	1.2	6,021,679
19	AUTO OWNERS INS CO	1.1	5,704,615
20	ACE AMERICAN INS CO	1.0	5,086,934
TOTALS FOR 20 RANKED INSURERS		57.3	\$ 287,127,699
TOTALS FOR 268 RANKED INSURERS WRITING THIS LINE		100.0	\$ 500,707,078

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

M E D I C A L M A L P R A C T I C E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	PHYSICIANS INS CO OF WI INC	39.8	\$ 31,196,737
2	MEDICAL PROTECTIVE CO THE	19.5	15,252,203
3	OHIC INS CO	10.4	8,175,501
4	PREFERRED PROFESSIONAL INS CO	7.5	5,883,411
5	CONTINENTAL CASUALTY CO	4.5	3,542,173
6	WISCONSIN HEALTH CARE LIABILITY INS PLAN	2.6	2,047,168
7	NCMIC INS CO	1.9	1,524,590
8	CHICAGO INS CO	1.9	1,465,281
9	CINCINNATI INS CO THE	1.7	1,344,243
10	AMERICAN CASUALTY CO OF READING PA	1.7	1,323,483
11	ST PAUL FIRE & CASUALTY INS CO	1.5	1,159,446
12	ST PAUL FIRE & MARINE INS CO	1.4	1,087,615
13	PODIATRY INS CO OF AMERICA (RISK RETENTION GROUP) A MUTUAL CO	0.8	648,036
14	MIDWEST MEDICAL INS CO	0.8	635,522
15	ST PAUL MERCURY INS CO	0.7	557,055
16	GULF INS CO	0.6	489,261
17	DOCTORS CO AN INTERINSURANCE EXCHANGE THE	0.5	414,543
18	PHARMACISTS MUTUAL INS CO	0.3	264,916
19	TIG INS CO	0.3	247,913
20	AMERICAN PHYSICIANS ASSURANCE CORP	0.3	215,452
TOTALS FOR 20 RANKED INSURERS		98.9	\$ 77,474,549
TOTALS FOR 41 RANKED INSURERS WRITING THIS LINE		100.0	\$ 78,324,223

G R O U P A C C I D E N T & H E A L T H

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITEDHEALTHCARE OF WISCONSIN INC	10.1	\$ 688,055,306
2	WEA INS CORP	10.1	683,687,172
3	DEAN HEALTH PLAN INC	7.4	500,801,162
4	BLUE CROSS & BLUE SHIELD UNITED OF WI	6.9	470,884,635
5	COMPCARE HEALTH SERVICES INS CORP	5.7	385,468,118
6	TOUCHPOINT HEALTH PLAN INC	4.4	301,479,168
7	SECURITY HEALTH PLAN OF WI INC	4.2	283,362,845
8	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	3.6	247,162,374
9	NETWORK HEALTH PLAN OF WI INC	3.5	234,558,933
10	PHYSICIANS PLUS INS CORP	3.3	225,978,992
11	WISCONSIN PHYSICIANS SERVICE INS CORP	3.3	223,721,769
12	UNITY HEALTH PLANS INS CORP	2.9	193,864,892
13	UNITED HEALTHCARE INS CO	2.5	169,064,744
14	MANAGED HEALTH SERVICES INS CORP.	2.3	155,508,625
15	HUMANA INS CO	2.1	141,755,659
16	GROUP HEALTH COOP OF SOUTH CENTRAL WI	1.9	127,828,986
17	MIDWEST SECURITY LIFE INS CO	1.6	110,937,521
18	PRINCIPAL LIFE INS CO	1.3	88,337,221
19	VALLEY HEALTH PLAN INC	1.2	82,915,913
20	DELTA DENTAL PLAN OF WI INC	1.1	73,947,396
TOTALS FOR 20 RANKED INSURERS		79.4	\$5,389,321,431
TOTALS FOR 286 RANKED INSURERS WRITING THIS LINE		100.0	\$6,784,420,235

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

C R E D I T A C C I D E N T & H E A L T H

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CUNA MUTUAL INS SOCIETY	16.1	\$ 9,591,915
2	AMERICAN SECURITY INS CO	15.1	8,994,660
3	AMERICAN GENERAL ASSUR CO	9.5	5,671,841
4	AMERICAN BANKERS INS CO OF FLA	7.6	4,508,865
5	RESOURCE LIFE INS CO	7.0	4,132,064
6	PEKIN LIFE INS CO	5.4	3,189,044
7	NORTH CENTRAL LIFE INS CO	4.2	2,482,552
8	JMIC LIFE INS CO	4.0	2,351,084
9	UNION SECURITY LIFE INS CO	4.0	2,349,238
10	PROTECTIVE LIFE INS CO	4.0	2,347,176
11	UNIVERSAL UNDERWRITERS LIFE INS CO	3.2	1,925,265
12	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	3.1	1,824,989
13	MADISON NATIONAL LIFE INS CO INC	2.6	1,552,450
14	MINNESOTA LIFE INS CO	2.2	1,280,845
15	HOUSEHOLD LIFE INS CO	2.0	1,210,428
16	AMERICAN MODERN LIFE INS CO	1.9	1,114,048
17	AMERICAN HEALTH & LIFE INS CO	1.9	1,107,824
18	CENTRAL STATES INDEMNITY CO OF OMAHA	1.8	1,053,432
19	AMERICAN NATIONAL INS CO	1.6	969,486
20	LIFE INVESTORS INS CO OF AMERICA	1.6	953,883
TOTALS FOR 20 RANKED INSURERS		98.6	\$ 58,611,089
TOTALS FOR 55 RANKED INSURERS WRITING THIS LINE		100.0	\$ 59,416,204

I N D I V I D U A L A C C I D E N T & H E A L T H

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	BLUE CROSS & BLUE SHIELD UNITED OF WI	13.2	\$ 129,973,983
2	WISCONSIN PHYSICIANS SERVICE INS CORP	6.6	64,899,282
3	AMERICAN FAMILY MUTUAL INS CO	5.4	53,158,641
4	BANKERS LIFE & CASUALTY CO	5.0	49,484,485
5	AMERICAN REPUBLIC INS CO	4.6	45,499,899
6	PHYSICIANS MUTUAL INS CO	4.1	40,226,013
7	THRIVENT FINANCIAL FOR LUTHERANS	3.9	37,826,071
8	GUNDERSEN LUTHERAN HEALTH PLAN INC	3.6	35,746,639
9	AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	3.5	34,233,539
10	UNITEDHEALTHCARE OF WISCONSIN INC	3.2	31,390,964
11	MUTUAL OF OMAHA INS. CO.	3.0	29,446,977
12	STATE FARM MUTUAL AUTOMOBILE INS CO	2.4	23,623,751
13	COMBINED INS CO OF AMER	2.2	21,518,593
14	DEAN HEALTH PLAN INC	2.0	19,766,292
15	FORTIS INS CO	2.0	19,158,930
16	NORTHWESTERN MUTUAL LIFE INS CO THE	1.9	19,082,423
17	CONSTITUTION LIFE INS CO	1.9	18,360,552
18	CONSECO HEALTH INS CO	1.9	18,316,782
19	GENERAL ELECTRIC CAPITAL ASSURANCE CO	1.8	17,490,555
20	NATIONAL STATES INS CO	1.2	12,243,477
TOTALS FOR 20 RANKED INSURERS		73.5	\$ 721,447,848
TOTALS FOR 309 RANKED INSURERS WRITING THIS LINE		100.0	\$ 980,960,605

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	5.8	\$ 79,309,126
2	ACUITY A MUTUAL INS CO	5.4	73,697,038
3	EMPLOYERS INS CO OF WAUSAU	4.7	64,216,050
4	ZURICH AMERICAN INS CO	4.3	58,522,816
5	SENTRY INS A MUTUAL CO	4.1	56,628,905
6	SOCIETY INS A MUTUAL CO	3.4	46,404,395
7	LIBERTY MUTUAL FIRE INS CO	3.2	43,546,500
8	REGENT INS CO	3.1	42,319,919
9	AMERICAN PROTECTION INS CO	2.5	34,147,016
10	UNITED WISCONSIN INS CO	2.4	33,342,043
11	TRANSPORTATION INS CO	2.4	33,177,905
12	COMBINED SPECIALTY INS CO	2.1	28,262,014
13	TRAVELERS INDEMNITY CO OF IL	2.0	27,529,591
14	FIDELITY & GUARANTY INS CO	1.8	25,048,548
15	PACIFIC EMPLOYERS INS CO	1.6	21,943,665
16	WAUSAU UNDERWRITERS INS CO	1.5	21,134,732
17	LIBERTY MUTUAL INS CO	1.5	20,315,723
18	WAUSAU BUSINESS INS CO	1.5	19,950,882
19	GENERAL CASUALTY CO OF WI	1.3	17,459,696
20	CINCINNATI INS CO THE	1.2	17,141,298
TOTALS FOR 20 RANKED INSURERS		55.6	\$ 764,097,862
TOTALS FOR 298 RANKED INSURERS WRITING THIS LINE		100.0	\$1,373,372,500

OTHER LIABILITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	5.8	\$ 28,248,518
2	NATIONAL UNION FIRE INS CO OF PITTSBURGH	5.4	26,470,325
3	FEDERAL INS CO	5.2	25,553,699
4	ACE AMERICAN INS CO	4.9	23,968,931
5	ACUITY A MUTUAL INS CO	3.7	18,386,486
6	ST PAUL FIRE & MARINE INS CO	3.3	16,124,728
7	AMERICAN FAMILY MUTUAL INS CO	3.3	16,022,778
8	CONTINENTAL CASUALTY CO	3.0	14,839,942
9	AMERICAN GUARANTEE & LIABILITY INS CO	2.9	14,366,365
10	CINCINNATI INS CO THE	2.6	12,761,672
11	ZURICH AMERICAN INS CO	2.3	11,139,758
12	STATE FARM FIRE & CASUALTY CO	2.1	10,100,453
13	LUMBERMENS MUTUAL CASUALTY CO	1.9	9,303,381
14	ST PAUL MERCURY INS CO	1.6	7,748,829
15	SENTRY INS A MUTUAL CO	1.6	7,689,827
16	VIGILANT INS CO	1.5	7,555,374
17	EMPLOYERS INS CO OF WAUSAU	1.5	7,540,977
18	GENERAL CASUALTY CO OF WI	1.4	6,923,633
19	FEDERATED MUTUAL INS CO	1.4	6,712,041
20	WESTPORT INS CORP	1.4	6,649,427
TOTALS FOR 20 RANKED INSURERS		56.6	\$ 278,107,144
TOTALS FOR 376 RANKED INSURERS WRITING THIS LINE		100.0	\$ 491,151,619

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

P R I V A T E P A S S E N G E R C A R S

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	21.3	\$ 460,976,438
2	STATE FARM MUTUAL AUTOMOBILE INS CO	12.3	265,189,050
3	AMERICAN STANDARD INS CO OF WI	4.8	103,969,414
4	PROGRESSIVE NORTHERN INS CO	4.3	93,592,406
5	ACUITY A MUTUAL INS CO	3.7	80,018,063
6	ALLSTATE INS CO	2.8	59,859,899
7	REGENT INS CO	2.7	58,560,100
8	WEST BEND MUTUAL INS CO	2.0	43,236,435
9	GENERAL CASUALTY CO OF WI	2.0	42,698,685
10	FARMERS INS EXCHANGE	1.9	41,005,310
11	RURAL MUTUAL INS CO	1.9	40,792,669
12	SENTRY INS A MUTUAL CO	1.7	37,754,037
13	WISCONSIN MUTUAL INS CO	1.6	34,885,860
14	PROGRESSIVE HALCYON INS CO	1.3	27,216,932
15	BADGER MUTUAL INS CO	1.2	26,823,943
16	STATE FARM FIRE & CASUALTY CO	1.1	22,747,476
17	SECURA INS A MUTUAL CO	0.9	19,675,414
18	MSI PREFERRED INS CO	0.9	19,266,012
19	STATE AUTO INS CO OF WISCONSIN	0.9	18,729,726
20	GLENS FALLS INS CO THE	0.9	18,527,880
TOTALS FOR 20 RANKED INSURERS		70.2	\$1,515,525,749
TOTALS FOR 267 RANKED INSURERS WRITING THIS LINE		100.0	\$2,160,301,776

C O M M E R C I A L V E H I C L E S

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ACUITY A MUTUAL INS CO	7.6	\$ 39,922,104
2	WEST BEND MUTUAL INS CO	6.1	31,671,425
3	GREAT WEST CASUALTY CO	5.5	28,886,730
4	GENERAL CASUALTY CO OF WI	5.4	28,256,658
5	ST PAUL FIRE & MARINE INS CO	3.7	19,338,596
6	NORTHLAND INS CO	3.1	16,352,290
7	CINCINNATI INS CO THE	2.7	14,018,918
8	REGENT INS CO	2.3	12,022,032
9	STATE FARM MUTUAL AUTOMOBILE INS CO	2.2	11,466,234
10	ZURICH AMERICAN INS CO	2.1	10,951,308
11	PROGRESSIVE NORTHERN INS CO	2.1	10,924,862
12	AUTO OWNERS INS CO	1.8	9,626,403
13	RURAL MUTUAL INS CO	1.8	9,172,074
14	SENTRY INS A MUTUAL CO	1.4	7,567,130
15	UNIVERSAL UNDERWRITERS INS CO	1.4	7,240,920
16	TRAVELERS INDEMNITY CO OF IL	1.3	6,884,011
17	EMPLOYERS MUTUAL CASUALTY CO	1.3	6,829,136
18	SECURA SUPREME INS CO	1.2	6,525,560
19	AMERICAN FAMILY MUTUAL INS CO	1.2	6,419,237
20	SOCIETY INS A MUTUAL CO	1.2	6,402,362
TOTALS FOR 20 RANKED INSURERS		55.6	\$ 290,477,990
TOTALS FOR 325 RANKED INSURERS WRITING THIS LINE		100.0	\$ 522,395,913

F I D E L I T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FEDERAL INS CO	18.1	\$ 2,996,808
2	CUMIS INS SOCIETY INC	15.1	2,502,279
3	TRAVELERS CASUALTY & SURETY CO OF AMERICA	8.2	1,359,647
4	NATIONAL UNION FIRE INS CO OF PITTSBURGH	7.5	1,250,997
5	FIDELITY & DEPOSIT CO OF MD	7.1	1,176,894
6	ST PAUL MERCURY INS CO	4.7	787,937
7	ST PAUL FIRE & MARINE INS CO	3.5	578,878
8	CAPITOL INDEMNITY CORP	2.9	482,933
9	KANSAS BANKERS SURETY CO THE	2.4	391,944
10	WESTERN SURETY CO	2.1	346,201
11	HARTFORD FIRE INS CO	2.0	334,246
12	WEST BEND MUTUAL INS CO	1.9	321,996
13	ZURICH AMERICAN INS CO	1.9	312,992
14	ACUITY A MUTUAL INS CO	1.9	310,988
15	BANC INSURE INC	1.5	256,383
16	HANOVER INS CO THE	1.5	244,728
17	OHIO CASUALTY INS CO THE	1.2	204,888
18	UNIVERSAL UNDERWRITERS INS CO	1.1	188,832
19	LIBERTY INS UNDERWRITERS INC	1.1	184,502
20	FEDERATED MUTUAL INS CO	1.0	173,572
TOTALS FOR 20 RANKED INSURERS		86.8	\$ 14,407,645
TOTALS FOR 131 RANKED INSURERS WRITING THIS LINE		100.0	\$ 16,598,071

S U R E T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NATIONAL FIRE INS CO OF HARTFORD	10.4	\$ 3,602,234
2	FIDELITY & DEPOSIT CO OF MD	9.8	3,399,646
3	CAPITOL INDEMNITY CORP	8.9	3,057,395
4	LIBERTY MUTUAL INS CO	8.4	2,894,143
5	TRAVELERS CASUALTY & SURETY CO OF AMERICA	6.4	2,225,022
6	ST PAUL FIRE & MARINE INS CO	6.4	2,218,737
7	UNITED STATES FIDELITY & GUARANTY CO	4.5	1,537,405
8	WEST BEND MUTUAL INS CO	3.5	1,217,694
9	OHIO CASUALTY INS CO THE	3.2	1,112,214
10	WESTERN SURETY CO	3.0	1,049,911
11	CONTINENTAL CASUALTY CO	2.7	933,668
12	UNITED FIRE & CSLTY CO	1.7	571,733
13	SAFECO INS CO OF AMERICA	1.6	565,972
14	WESTCHESTER FIRE INS CO	1.4	486,093
15	EVERGREEN NATIONAL INDEMNITY CO	1.3	440,047
16	KANSAS BANKERS SURETY CO THE	1.2	416,948
17	OLD REPUBLIC SURETY CO	1.2	407,714
18	HARTFORD FIRE INS CO	1.2	407,044
19	GRANITE RE INC	1.2	399,805
20	UNIVERSAL SURETY CO	1.1	396,303
TOTALS FOR 20 RANKED INSURERS		79.2	\$ 27,339,728
TOTALS FOR 141 RANKED INSURERS WRITING THIS LINE		100.0	\$ 34,517,423

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

C R E D I T

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	OLD REPUBLIC INS CO	47.1	\$ 4,417,580
2	CONTINENTAL CASUALTY CO	10.2	960,326
3	EULER AMERICAN CREDIT INDEMNITY CO	10.1	942,639
4	GREAT AMERICAN INS CO	9.7	908,544
5	WESCO INS CO	7.8	729,570
6	GERLING NCM CREDIT INS INC	5.1	479,690
7	BANC INSURE INC	3.8	357,868
8	ACE AMERICAN INS CO	2.9	275,929
9	LYNDON PROPERTY INS CO	1.6	147,638
10	ONEBEACON AMERICA INS CO	0.9	84,037
11	NORTHBROOK INDEMNITY CO	0.6	55,025
12	ARCH INS CO	0.3	25,526
13	ASSOCIATES INS CO	0.3	25,299
14	INSURANCE CO OF NORTH AMERICA	0.1	7,329
15	CONTINENTAL INS CO THE	-0.5	-44,466
TOTALS FOR 15 RANKED INSURERS		100.0	\$ 9,372,534
TOTALS FOR 15 RANKED INSURERS WRITING THIS LINE		100.0	\$ 9,372,534

T I T L E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CHICAGO TITLE INS CO	27.6	\$ 35,338,321
2	FIRST AMERICAN TITLE INS CO	26.1	33,329,905
3	STEWART TITLE GUARANTY CO	11.5	14,667,019
4	TICOR TITLE INS CO	8.5	10,896,303
5	OLD REPUBLIC NATL TITLE INS CO	6.2	7,867,165
6	COMMONWEALTH LAND TITLE INS CO	5.8	7,384,859
7	LAWYERS TITLE INS CORP	5.7	7,288,080
8	SECURITY UNION TITLE INS CO	2.1	2,637,941
9	FIDELITY NATIONAL TITLE INS CO OF NY	1.8	2,333,545
10	TRANSNATION TITLE INS CO	1.7	2,212,193
11	TITLE INS CO OF OREGON	1.5	1,860,622
12	AMERICAN PIONEER TITLE INS CO	1.2	1,571,451
13	ATTORNEYS TITLE GUARANTY FUND INC	0.3	381,342
14	UNITED GENERAL TITLE INS CO	0.0	35,364
15	INVESTORS TITLE INS CO	0.0	10,776
TOTALS FOR 15 RANKED INSURERS		100.0	\$ 127,814,886
TOTALS FOR 15 RANKED INSURERS WRITING THIS LINE		100.0	\$ 127,814,886

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table E

M O R T G A G E G U A R A N T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	MORTGAGE GUARANTY INS CORP	37.9	\$ 29,299,222
2	GENERAL ELECTRIC MORTGAGE INS CORP	15.5	11,959,916
3	PMI MORTGAGE INS CO	11.9	9,181,211
4	UNITED GUARANTY RESIDENTIAL INS CO	10.9	8,394,448
5	MGIC CREDIT ASSURANCE CORP	8.8	6,832,243
6	RADIAN GUARANTY INC	6.4	4,930,048
7	REPUBLIC MORTGAGE INS CO	5.3	4,072,785
8	CMG MORTGAGE INS CO	3.0	2,337,054
9	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.1	104,734
10	UNITED GUARANTY RESIDENTIAL INS CO OF NC	0.1	82,127
11	TRIAD GUARANTY INS CORP	0.0	34,241
12	CMG MORTGAGE ASSURANCE CO	0.0	20,846
13	MGIC INDEMNITY CORP	0.0	19,938
14	GE RESIDENTIAL MORTGAGE INS CORP OF NC	0.0	14,660
15	VEREX ASSURANCE INC	0.0	9,689
16	UNITED GUARANTY CREDIT INS CO	0.0	7,840
17	COMMERCIAL LOAN INS CORP	0.0	28
18	GENERAL ELECTRIC MORTGAGE INS CORP OF NC	0.0	-2
TOTALS FOR 18 RANKED INSURERS		100.0	\$ 77,301,028
TOTALS FOR 18 RANKED INSURERS WRITING THIS LINE		100.0	\$ 77,301,028

Table F

2002 Financial Data
of
Property and Casualty Insurers

Includes: Fire and Casualty Insurers
Reciprocal Exchanges
Title Insurers

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
ACA FINANCIAL GUARANTY CORP	304,938	123,635	8,794	11,449	0	0	36	60	0	0	
ACCEPTANCE CASUALTY INS CO	24,076	11,271	-771	11,878	7,118	71	36	14	0	3	
ACCEPTANCE INS CO	61,387	-75,007	-14,824	10,523	10,806	263	47	251	-50	0	
ACCIDENT FUND INS CO OF AM	1,280,075	343,949	16,458	306,153	192,444	73	21	7,268	4,500	62	
ACE AMERICAN INS CO	2,964,123	475,469	-156,845	635,251	428,893	81	24	14,235	34,714	244	
ACE AMERICAN REINSURANCE CO	513,188	179,846	26,929	147	-20,009	0	0	0	0	0	
ACE FIRE UNDERWRITERS INS CO	74,446	48,060	1,493	3,420	2,329	82	24	198	908	459	
ACE INDEMNITY INS CO	19,987	10,373	1,150	3,420	2,329	82	24	59	13	22	
ACE PROPERTY AND CASUALTY INS CO	2,570,574	459,213	-115,059	607,480	410,143	81	24	3,408	416	12	
ACSTAR INS CO	59,810	26,466	1,342	4,001	1,060	32	67	16	3	19	
ACUITY A MUTUAL INS CO	832,169	243,933	34,283	461,715	245,835	61	27	263,197	136,424	52	
ADDISON INS CO	46,665	14,564	703	19,183	10,798	71	30	3,261	1,234	38	
ADMIRAL INDEMNITY CO	46,988	24,038	1,753	6,822	2,985	57	25	23	17	75	
ADVANTA INS CO	16,876	15,285	3,354	5,586	138	3	31	0	0	0	
ADVANTAGE WORKERS COMPENSATION INS CO	15,217	12,169	700	4,891	4,228	100	0	0	0	0	
AEGIS SECURITY INS CO	53,415	28,517	1,569	40,279	20,546	57	38	117	47	41	
AETNA INS CO OF CT	37,887	26,268	10,047	79,970	55,572	71	11	1,323	568	43	
AFFILIATED FM INS CO	571,150	169,851	13,652	65,086	29,498	50	12	2,694	2,676	99	
AFFIRMATIVE INS CO	33,260	18,254	7,344	0	0	0	0	634	478	75	
AGRI GENERAL INS CO	172,202	124,781	-117	184,217	188,145	102	3	1,139	527	46	
AIG NATIONAL INS CO INC	17,582	13,812	590	0	0	0	0	0	0	0	
AIU INS CO	1,752,965	380,345	-51,246	481,000	283,185	74	24	3,814	2,538	67	
ALAMANCE INS CO	102,142	66,271	1,501	33,912	16,671	61	38	0	0	0	
ALEA NORTH AMERICAN INS CO	236,478	105,901	-9,660	23,629	14,172	66	54	12	8	71	
ALFA MUTUAL INS CO	1,118,563	720,668	8,463	108,205	97,676	95	34	0	0	0	
ALL AMERICA INS CO	131,600	53,844	2,315	53,907	32,458	70	29	0	0	0	
ALL NATION INS CO	13,873	5,306	-967	7,086	3,012	61	38	3	8	253	
ALLEGHENY CASUALTY CO	23,211	12,300	506	18,619	41	0	96	0	0	0	
ALLIANCE ASSURANCE CO OF AMERICA	12,706	12,706	376	0	0	0	0	0	0	0	
ALLIANZ INS CO	4,285,379	2,644,993	-178,945	54,949	174,839	369	0	7,600	8,417	111	
ALLIED PROPERTY AND CASUALTY INS CO	77,876	77,628	3,560	0	0	0	0	1,053	669	64	
ALLMERICA FINANCIAL ALLIANCE INS CO	13,948	13,933	642	0	0	0	0	0	0	0	
ALLMERICA FINANCIAL BENEFIT INS CO	13,317	13,267	673	0	0	0	0	197	111	57	
ALLSTATE FIRE AND CASUALTY INS CO	18,719	14,434	652	0	0	0	0	0	0	0	
ALLSTATE INDEMNITY CO	128,499	94,182	6,426	0	0	0	0	12,666	5,480	43	
ALLSTATE INS CO	39,100,283	13,760,543	1,433,633	21,414,763	13,608,088	76	24	86,729	45,308	52	
ALLSTATE PROPERTY & CASUALTY INS CO	21,597	18,992	951	0	0	0	0	6,477	3,514	54	
ALPHA PROPERTY & CASUALTY INS CO	12,463	11,405	361	0	0	0	0	8,083	5,339	66	
AMBAC ASSURANCE CORP	6,114,837	2,227,438	486,246	450,727	32,895	8	10	1,342	0	0	
AMCO INS CO	621,340	379,556	19,331	0	0	0	0	14,703	12,805	87	
AMCOMP ASSURANCE CORP	146,639	19,702	-1,845	39,131	21,075	68	30	10,066	4,120	41	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
AMERICAN & FOREIGN INS CO	413,710	51,161	-17,968	134,911	101,136	99	32	10,954	4,901	45
AMERICAN AGRICULTURAL INS CO	822,698	274,951	7,725	397,524	311,148	81	24	0	0	0
AMERICAN ALTERNATIVE INS CORP	378,968	109,677	1,216	37,300	35,891	206	0	5,533	3,381	61
AMERICAN AMBASSADOR CASUALTY CO	37,126	24,909	1,101	0	0	0	0	0	0	0
AMERICAN AUTOMOBILE INS CO	268,996	81,852	-22,094	63,149	58,343	106	51	3,308	622	19
AMERICAN BANKERS INS CO OF FLA	1,081,515	212,877	16,049	472,882	191,243	45	55	8,617	1,388	16
AMERICAN BUSINESS & PERSONAL INS MUT INC	40,802	21,817	879	90	2,253	999	957	0	0	0
AMERICAN CASUALTY CO OF READING PA	95,626	82,860	320,352	0	0	0	0	8,196	-24,048	0
AMERICAN CENTENNIAL INS CO	41,949	21,500	-2,547	1	5,697	999	999	0	0	0
AMERICAN CENTRAL INS CO	49,086	41,076	2,088	2,640	1,956	78	38	0	0	0
AMERICAN COMMERCE INS CO	180,468	69,809	-13,523	109,648	84,052	89	30	1	-1	0
AMERICAN COMPENSATION INS CO	124,357	26,820	12,064	64,285	28,920	76	23	319	-3,137	0
AMERICAN COUNTRY INS CO	169,930	16,118	-126	-10,118	-13,457	70	0	609	851	140
AMERICAN ECONOMY INS CO	1,339,782	374,038	58,220	632,980	382,990	74	31	1,758	407	23
AMERICAN EMPIRE INS CO	47,046	22,396	2,109	9,634	5,548	68	2	0	0	0
AMERICAN EMPLOYERS INS CO	397,470	119,550	10,185	110,885	82,149	78	38	763	-1,923	0
AMERICAN EQUITY SPECIALTY INS CO	41,381	12,650	-1,354	16,569	11,274	91	28	174	153	88
AMERICAN FAMILY HOME INS CO	321,996	73,227	6,046	169,703	89,692	59	41	464	351	76
AMERICAN FAMILY MUTUAL INS CO	7,071,500	2,084,336	-50,206	4,577,174	3,095,451	79	22	735,412	448,690	61
AMERICAN FEDERATION INS CO	20,066	12,316	536	0	0	0	0	86	16	18
AMERICAN FIRE & CASUALTY CO	308,879	112,435	12,628	68,901	40,801	75	35	3,390	2,413	71
AMERICAN FUJI FIRE & MARINE INS CO	103,444	78,094	3,814	3,878	2,529	65	60	0	0	0
AMERICAN GENERAL INDEMNITY CO	21,543	10,662	672	8,386	2,919	35	61	860	148	17
AMERICAN GENERAL PROPERTY INS CO	90,518	71,351	5,054	21,752	10,301	53	33	0	0	0
AMERICAN GROWERS INS CO	121,745	-10,611	-82,723	409,044	420,103	105	15	9,825	6,478	66
AMERICAN GUARANTEE & LIABILITY INS CO	88,403	87,662	11,751	0	0	0	0	30,138	11,430	38
AMERICAN HARDWARE MUTUAL INS CO	209,980	82,066	-11,444	80,633	57,472	85	31	4,544	2,526	56
AMERICAN HEALTHCARE INDEMNITY CO	122,750	39,516	867	14,303	11,713	111	16	0	0	0
AMERICAN HOME ASSURANCE CO	12,988,912	2,883,305	-328,888	3,945,809	3,182,969	95	18	16,849	11,526	68
AMERICAN INDEMNITY CO	69,454	39,319	2,631	5,744	5,594	118	0	0	0	0
AMERICAN INS CO THE	1,157,403	296,414	-93,321	290,487	268,376	106	50	3,442	219	6
AMERICAN INTERNATIONAL INS CO	1,342,673	214,687	-8,843	532,097	368,877	83	29	1,664	784	47
AMERICAN INTERNATIONAL SOUTH INS CO	29,930	29,444	1,596	0	0	0	0	708	497	70
AMERICAN INTERSTATE INS CO	355,937	86,378	8,305	131,273	78,012	72	25	3,332	1,798	54
AMERICAN LIVE STOCK INS CO	57,165	36,701	1,098	22,535	16,895	76	18	244	177	72
AMERICAN MANUFACTURERS MUTUAL INS CO	631,771	230,739	19,223	151,274	116,399	97	36	15,330	9,844	64
AMERICAN MERCHANTS CAS CO	28,019	10,514	-48	12,730	7,956	75	30	1,061	742	70
AMERICAN MERCURY INS CO	155,869	63,416	-1,673	76,607	53,560	75	31	15	13	85
AMERICAN MODERN HOME INS CO	582,535	140,873	11,669	350,719	185,413	59	41	1,792	882	49
AMERICAN MOTORISTS INS CO	1,147,233	386,368	31,062	283,638	217,729	97	37	14,818	-1,027	0
AMERICAN NATIONAL GENERAL INS CO	93,521	45,393	911	55,433	45,016	90	14	1,124	666	59

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
AMERICAN NATIONAL PROP & CASUALTY CO	689,694	248,165	5,970	449,942	325,886	84	18	6,759	4,837	72	
AMERICAN PHYSICIANS ASSURANCE CORP	820,634	163,466	-10,245	230,987	174,758	103	21	824	316	38	
AMERICAN PIONEER TITLE INS CO	78,858	25,800	8,996	217,085	7,161	3	92	1,496	17	1	
AMERICAN PREMIER INS CO	6,258	6,061	-348	168	100	84	22	950	711	75	
AMERICAN PROTECTION INS CO	11,560	11,346	361	0	0	0	0	25,243	13,519	54	
AMERICAN REINSURANCE CO	14,342,066	2,230,032	-1,778,568	1,089,326	2,570,994	262	30	0	7	0	
AMERICAN RELIABLE INS CO	306,332	60,184	853	89,997	49,394	65	32	701	-61	0	
AMERICAN ROAD INS CO THE	650,927	293,958	69,695	211,084	107,717	56	13	1,890	205	11	
AMERICAN SAFETY CASUALTY INS CO	96,003	29,525	298	20,158	11,602	64	71	32	21	66	
AMERICAN SECURITY INS CO	537,518	176,892	30,826	313,241	78,347	28	66	11,993	1,291	11	
AMERICAN SELECT INS CO	109,184	27,711	625	59,321	35,220	70	32	787	346	44	
AMERICAN SOUTHERN INS CO	94,592	32,738	3,284	39,914	21,640	66	27	179	86	48	
AMERICAN STANDARD INS CO OF WI	328,510	193,098	10,126	0	0	0	0	102,178	72,655	71	
AMERICAN STATES INS CO	1,838,430	469,620	117,521	859,044	519,773	74	31	3,268	2,566	79	
AMERICAN STATES PREFERRED INS CO	196,778	58,189	8,095	90,426	54,713	74	31	0	-26	0	
AMERICAN STERLING INS CO	9,256	8,264	-1,221	1,703	1,358	119	110	0	0	0	
AMERICAN SUMMIT INS CO	25,113	10,311	1,545	19,724	11,473	67	29	1	0	0	
AMERICAN WEST INS CO	7,217	6,320	178	340	153	56	20	0	0	0	
AMERICAN ZURICH INS CO	94,622	94,622	6,843	0	0	0	0	3,658	1,776	49	
AMERIN GUARANTY CORP	307,272	296,446	21,065	2,873	3,569	124	498	0	0	0	
AMERISURE INS CO	429,065	112,564	1,022	131,483	84,977	78	25	14	-17	0	
AMERISURE MUTUAL INS CO	1,149,205	301,850	-6,540	306,794	198,280	78	25	599	1,356	227	
AMEX ASSURANCE CO	348,068	176,438	57,694	193,510	53,909	29	36	3,506	1,174	33	
AMGUARD INS CO	134,613	29,643	-151	57,314	38,990	77	28	0	0	0	
AMICA MUTUAL INS CO	2,825,817	1,265,624	16,123	1,059,778	638,501	74	28	4,776	2,742	57	
ANTHEM INS COS INC	3,614,588	2,260,653	347,127	1,753,562	1,462,494	88	7	0	0	0	
ARAG INS CO	34,830	20,616	3,483	35,175	20,081	61	30	109	66	60	
ARCH INS CO	460,288	247,750	-9,364	54,003	30,166	70	29	423	244	58	
ARCH SPECIALTY INS CO	182,338	50,162	1,674	8,148	4,010	84	0	175	68	39	
ARGONAUT GREAT CENTRAL INS CO	131,470	35,351	-2,427	47,670	25,908	68	35	846	641	76	
ARGONAUT INS CO	1,025,995	257,960	10,941	100,466	100,858	147	45	628	881	140	
ARGONAUT MIDWEST INS CO	98,693	43,232	-2,733	7,254	7,235	141	48	34	-9	0	
ARKWRIGHT INS CO	233,145	217,386	-9,966	-1	5	0	0	0	0	0	
ARMED FORCES INS EXCHANGE	144,389	89,132	-7,033	48,630	36,639	90	33	128	79	62	
ASSOCIATED INDEMNITY CORP	114,989	40,132	-8,247	25,260	23,337	106	50	2,329	1,398	60	
ASSOCIATES INS CO	267,077	107,716	46,357	136,277	82,057	65	22	603	-79	0	
ASSURANCE CO OF AMER	16,652	16,591	1,007	0	0	0	0	13,293	13,275	100	
ATHENA ASSURANCE CO	174,859	47,275	8,258	50,927	31,361	75	30	881	1,208	137	
ATLANTA CASUALTY CO	268,442	75,130	13,468	167,881	99,630	84	22	747	540	72	
ATLANTA INTERNATIONAL INS CO	21,615	9,497	127	0	-1,443	0	999	0	0	0	
ATLANTA SPECIALTY INS CO	12,113	11,876	503	168	100	84	22	2,837	1,324	47	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
ATLANTIC MUTUAL INS CO	1,497,323	455,643	-108	485,340	282,681	76	35	6,521	5,839	90	
ATLANTIC SPECIALTY INS CO	78,400	49,611	2,468	12,942	7,538	76	35	1	0	2	
ATTORNEYS TITLE GUARANTY FUND INC	16,899	4,887	1,293	10,176	1,489	15	160	381	16	4	
AUSTIN MUTUAL INS CO	106,015	40,953	9,777	68,035	35,135	64	36	6,153	4,284	70	
AUTO CLUB GROUP INS CO	146,376	58,042	1,908	60,624	41,014	76	25	0	0	0	
AUTO CLUB INS ASSOC	2,507,549	1,012,979	50,874	1,066,990	722,072	76	25	18,594	12,757	69	
AUTO OWNERS INS CO	6,201,808	2,852,500	118,145	2,243,512	1,564,652	76	28	58,758	34,060	58	
AUTOMOBILE INS CO OF HARTFORD CT THE	875,744	215,201	-23,720	188,996	180,998	107	24	2,654	1,440	54	
AVEMCO INS CO	172,854	105,679	19,189	85,618	47,633	58	18	11,480	7,448	65	
AVOMARK INS CO	21,639	8,275	64	6,890	4,121	75	35	0	0	0	
AXA ART INS CORPORATION	57,767	18,967	1,995	19,064	4,775	31	66	142	-1	0	
AXA CORPORATE SOLUTIONS INS CO	253,617	89,307	345	22,957	1,857	75	112	1,486	-1,099	0	
AXA CORPORATE SOLUTIONS REINS CO	1,396,443	277,397	-20,646	491,269	305,907	67	35	0	0	0	
AXA RE AMERICA INS CO	83,683	37,777	-4	14,988	5,629	41	31	0	0	0	
AXA RE PROPERTY AND CASUALTY INS CO	233,098	76,201	-8,275	60,314	36,393	71	31	18	13	72	
BADGER MUTUAL INS CO	103,585	32,701	2,640	62,242	36,177	69	31	40,201	24,564	61	
BALBOA INS CO	692,139	306,859	-19,528	422,031	242,999	63	39	3,025	1,930	64	
BANC INSURE INC	66,483	20,278	315	29,459	16,907	70	37	1,531	846	55	
BANKERS MULTIPLE LINE INS CO	8,247	7,793	-97	0	0	0	0	0	0	0	
BANKERS STANDARD INS CO	118,182	21,289	-6,825	35,913	24,452	82	24	1,222	57	5	
BCS INS CO	243,672	109,242	3,393	163,940	101,499	63	36	4,147	3,364	81	
BENCHMARK INS CO	57,731	19,002	1,162	23,736	16,820	84	12	2,525	1,239	49	
BERKLEY INS CO	2,615,384	757,170	7,183	673,947	434,980	73	27	0	0	0	
BERKLEY REGIONAL INS CO	1,377,168	389,732	89,766	754,637	370,919	60	32	0	-118	0	
BIRMINGHAM FIRE INS CO OF PA	2,151,759	521,316	-38,875	522,453	433,256	97	17	475	2,083	439	
BITUMINOUS CASUALTY CORP	575,219	190,562	15,849	184,188	96,970	69	27	2,855	1,057	37	
BITUMINOUS FIRE & MARINE INS CO	245,351	70,775	4,504	101,339	56,707	65	38	1,643	2,148	131	
BLUE RIDGE INS CO	148,809	50,616	-2,753	70,350	42,164	72	29	0	29	0	
BOSTON OLD COLONY INS CO	72,950	23,486	4,349	33,107	27,725	92	17	0	0	0	
BRISTOL WEST INS CO	87,492	18,594	2,245	6,390	3,176	57	0	0	0	0	
BROTHERHOOD MUTUAL INS CO	176,320	52,701	4,314	108,327	61,468	64	28	0	0	0	
BUCKEYE STATE MUTUAL INS CO	34,963	12,057	1,437	25,535	15,769	68	30	0	-23	0	
BUILDERS MUTUAL INS CO	259,468	71,743	13,108	99,838	46,343	52	31	996	977	98	
CALIFORNIA CASUALTY & FIRE INS CO	43,672	19,243	-2,409	23,155	16,367	88	32	0	0	0	
CALIFORNIA CASUALTY GENERAL INS CO	70,372	31,628	-2,633	33,680	23,806	88	32	0	0	0	
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	396,667	277,880	-28,990	107,354	75,883	88	32	0	0	0	
CALIFORNIA CASUALTY INS CO	135,819	86,961	-4,938	46,310	32,734	88	32	0	0	0	
CALIFORNIA INDEMNITY INS CO	331,833	90,730	-11,340	158,651	125,367	93	25	0	0	0	
CAMDEN FIRE INS ASSOCIATION THE	691,152	278,783	22,750	184,809	136,916	78	38	0	1	0	
CAMICO MUTUAL INS CO	96,616	29,212	646	27,141	9,048	71	33	249	23	9	
CANAL INS CO	775,742	385,296	14,939	308,811	171,425	66	29	4,531	2,435	54	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
CAPITAL MARKETS ASSURNC CORP	105,419	103,093	5,044	0	0	0	0	0	0	0
CAPITOL INDEMNITY CORP	310,418	126,615	-4,832	119,269	71,529	77	40	26,861	15,026	56
CAPITOL SPECIALTY INS CORP	16,272	16,260	891	0	0	0	0	0	0	0
CAROLINA CASUALTY INS CO	450,460	136,633	5,013	211,625	135,802	72	26	3,833	1,635	43
CASUALTY RECIPROCAL EXCHANGE	113,988	-9,783	-32,447	32,091	29,196	140	61	2,854	948	33
CATERPILLAR INS CO	27,402	10,287	261	1,874	1,588	85	7	411	351	86
CENTENNIAL INS CO	492,989	172,866	14,303	148,838	86,689	76	35	2,858	4,402	154
CENTRAL MUTUAL INS CO	667,587	256,241	5,070	283,010	170,405	70	29	0	0	0
CENTRAL NATIONAL INS CO OF OMAHA THE	44,978	12,483	-9,981	24	9,415	999	0	3	2	68
CENTRAL STATES INDEMNITY CO OF OMAHA	241,423	169,083	12,009	74,808	14,678	22	80	4,366	980	22
CENTRE INS CO	811,684	84,155	6,121	73,779	72,693	96	29	175	477	272
CENTRIS INS CO	26,807	25,298	1,099	90	-267	0	190	0	-85	0
CENTURION CASUALTY CO	263,776	217,622	23,164	28,177	4,560	16	11	542	143	26
CENTURY INDEMNITY CO	1,066,581	30,380	17,376	-267	-72,308	0	0	0	-1,913	0
CENTURY NATIONAL INS CO	411,355	84,517	-3,010	149,885	90,405	77	35	3	0	0
CENTURY SURETY CO	156,802	56,922	3,929	73,463	23,825	52	49	1,038	166	16
CHARTER OAK FIRE INS CO THE	737,271	148,573	-26,882	175,849	168,407	107	24	4,369	2,320	53
CHEROKEE INS CO	60,222	23,570	2,433	36,522	26,275	78	11	0	0	0
CHICAGO INS CO	224,982	80,767	-9,046	37,890	35,006	106	50	2,088	552	26
CHICAGO MUTUAL INS CO	6,928	2,317	270	5,266	2,265	50	53	42	24	57
CHICAGO TITLE INS CO	996,432	294,199	127,134	1,635,745	86,646	5	95	32,967	1,109	3
CHUBB INDEMNITY INS CO	137,070	28,938	856	32,955	19,674	75	29	5,187	2,442	47
CHUBB NATIONAL INS CO	110,586	29,320	1,599	32,955	19,674	75	29	0	0	0
CHURCH INS CO THE	68,129	19,051	-3,808	17,300	11,494	91	66	230	216	94
CHURCH MUTUAL INS CO	611,277	172,173	11,007	250,775	157,755	77	24	11,767	7,859	67
CIM INS CORPORATION	39,172	13,938	516	0	0	0	0	5	3	51
CINCINNATI CASUALTY CO THE	296,645	234,148	13,154	0	0	0	0	8,280	4,188	51
CINCINNATI INDEMNITY CO THE	62,307	52,720	1,520	0	0	0	0	1,162	-1,807	0
CINCINNATI INS CO THE	6,648,220	2,337,105	132,737	2,393,080	1,472,139	73	25	88,743	40,724	46
CITIES & VILLAGES MUTUAL INS CO	35,689	24,904	-525	5,826	1,846	54	21	5,826	1,846	32
CITIZENS INS CO OF AMER	1,569,614	484,850	45,107	888,503	583,959	72	26	4,391	4,368	99
CLARENDON NATIONAL INS CO	1,835,785	568,128	10,742	459,711	324,660	83	6	7,517	6,514	87
CMG MORTGAGE ASSURANCE CO	9,351	8,251	-18	46	4	11	999	21	2	8
CMG MORTGAGE INS CO	184,769	81,109	10,603	39,653	2,164	6	25	2,237	90	4
CMG MORTGAGE REINSURANCE CO	8,061	3,972	326	2,709	183	7	31	0	0	0
COLOGNE REINSURANCE CO OF AMER	82,598	41,732	-261	-224	3,448	0	0	0	0	0
COLONIAL AMERICAN CAS & SURETY CO	18,883	18,843	1,281	0	0	0	0	420	258	61
COLORADO CASUALTY INS CO	22,023	9,658	419	0	0	0	0	0	0	0
COMBINED SPECIALTY INS CO	1,449,247	302,986	-71,700	594,036	441,772	81	31	35,776	30,471	85
COMMERCE & INDUSTRY INS CO	3,923,739	962,877	-105,682	1,044,907	866,512	97	17	9,557	6,772	71
COMMERCIAL CASUALTY INS CO	36,065	10,507	-288	12,340	9,593	92	25	0	0	0

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
COMMERCIAL INS CO OF NEWARK NJ	44,479	43,578	1,915	0	0	0	0	0	20	0
COMMERCIAL LOAN INS CORP	9,210	7,347	9	94	0	0	81	0	0	0
COMMONWEALTH LAND TITLE INS CO	589,261	178,438	55,628	890,436	38,462	4	93	7,006	289	4
COMMUNITY INS CORPORATION	6,860	5,093	-907	948	600	115	35	1,446	861	60
COMPANION COMMERCIAL INS CO	10,810	7,478	140	0	0	0	0	0	0	0
COMPANION PROPERTY & CASUALTY INS CO	239,335	68,674	825	109,944	63,000	72	26	0	0	0
COMPASS INS CO	13,236	10,820	730	0	-974	0	0	0	-14	0
COMPUTER INS CO	51,760	42,939	8,166	13,221	-423	0	12	113	-2	0
CONNECTICUT INDEMNITY CO THE	177,049	19,959	-7,907	53,964	40,455	99	32	10,713	13,243	124
CONNIE LEE INS CO	197,309	116,649	15,829	5,843	-837	0	0	51	0	0
CONSOLIDATED INS CO	53,817	49,563	3,151	0	0	0	0	1,473	904	61
CONSTITUTION INS CO	94,278	42,334	-4,709	18,347	16,119	107	56	119	85	71
CONTINENTAL CASUALTY CO	25,312,120	5,115,932	1,667,491	5,782,689	3,482,667	76	28	57,734	-13,450	0
CONTINENTAL DIVIDE INS CO	7,598	5,632	365	0	0	0	0	0	0	0
CONTINENTAL INS CO THE	2,779,774	740,484	43,366	976,644	817,899	92	17	24,877	20,847	84
CONTINENTAL NATIONAL INDEMNITY CO	23,867	14,722	1,341	-9	-1,129	0	0	26	-62	0
CONTINENTAL REINSURANCE CORP	239,801	71,698	5,708	99,320	83,176	92	17	0	0	0
CONTINENTAL WESTERN CASUALTY CO	7,966	7,837	310	0	0	0	0	0	0	0
CONTINENTAL WESTERN INS CO	220,000	38,582	1,664	0	0	0	0	11,339	4,332	38
CONTRACTORS BONDING & INS CO	100,290	26,708	2,759	40,247	10,748	38	50	44	32	73
CONVERIUM INS (NORTH AMERICA) INC	115,863	60,173	3,616	-249	950	0	198	0	0	0
CONVERIUM REINS (NORTH AMERICA) INC	3,487,964	628,856	-35,339	1,127,933	850,097	81	31	0	0	0
COOPERATIVE MUTUAL INS CO	19,823	5,674	104	11,973	7,847	73	21	167	58	35
CORE INS CO	72,238	13,131	6,481	0	0	0	0	0	0	0
COREGIS INS CO	715,657	178,913	-20,097	163,008	163,400	122	40	665	6,377	959
CORNHUSKER CASUALTY CO	538,730	444,643	12,219	30,675	15,950	65	28	67	33	50
COUNTRY CASUALTY INS CO	62,932	52,167	1,874	0	0	0	0	0	0	0
COUNTRY MUTUAL INS CO	2,229,024	953,189	4,868	1,099,939	694,923	75	32	0	0	0
COUNTRY PREFERRED INS CO	32,052	13,521	599	0	0	0	0	0	0	0
COURTESY INS CO	164,609	50,359	9,841	47,451	27,537	58	22	1,546	661	43
CRUM & FORSTER INDEMNITY CO	31,009	9,527	85	5,374	3,415	80	31	688	-107	0
CUMIS INS SOCIETY INC	788,537	266,824	-3,795	349,827	203,731	66	37	10,650	5,060	48
DAIMLERCHRYSLER INS CO	449,095	147,636	15,186	107,021	73,316	82	24	898	295	33
DAIRYLAND INS CO	871,459	267,056	13,650	282,061	191,769	80	25	15,546	4,938	32
DEALERS ASSURANCE CO	22,313	9,340	56	6,540	2,683	51	62	11	18	172
DEARBROOK INS CO	32,905	31,980	1,541	0	0	0	0	702	513	73
DEERFIELD INS CO	105,439	32,238	2,648	35,602	21,854	62	41	63	35	56
DENTISTS INS CO THE	180,796	101,448	5,319	25,003	8,384	60	34	0	0	0
DEPOSITORS INS CO	38,790	38,629	1,326	0	0	0	0	11,687	6,489	56
DEVELOPERS SURETY & INDEMNITY CO	54,748	21,214	1,431	30,228	4,965	27	65	66	3	5
DIAMOND STATE INS CO	158,703	95,704	-394	17,091	11,546	109	17	176	369	209

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
DISCOVER PROPERTY & CASUALTY INS CO	90,795	26,753	3,268	25,463	15,681	75	30	6,663	3,238	49	
DOCTORS CO AN INTERINS EXCHANGE THE	1,338,878	341,412	-56,662	352,421	243,352	105	21	381	-35	0	
DORINCO REINSURANCE CO	1,415,933	237,904	-19,321	280,758	270,721	102	14	0	0	0	
EASTGUARD INS CO	37,971	12,766	347	12,736	8,446	76	27	0	0	0	
ECONOMY FIRE & CASUALTY CO	423,960	380,847	20,835	0	0	0	0	340	-29	0	
ECONOMY PREFERRED INS CO	9,436	8,994	355	0	0	0	0	2,800	2,200	79	
ECONOMY PREMIER ASSURANCE CO	34,593	33,891	1,511	0	0	0	0	21,497	11,310	53	
ELECTRIC INS CO	1,006,918	244,938	16,471	364,526	293,819	93	11	7,516	4,339	58	
ELLINGTON MUTUAL INS CO	3,699	2,681	-5	886	493	65	54	1,490	771	52	
EMC PROPERTY & CASUALTY CO	90,345	37,766	3,176	33,513	18,620	69	30	0	0	0	
EMCASCO INS CO	171,830	38,216	5,452	86,175	47,880	69	30	16,814	9,462	56	
EMPIRE FIRE & MARINE INS CO	173,951	114,402	-1,621	0	0	0	0	5,264	2,804	53	
EMPLOYERS FIRE INS CO THE	135,871	49,395	5,997	39,602	29,339	78	38	169	-210	0	
EMPLOYERS INS CO OF WAUSAU	3,694,167	700,693	48,808	1,266,718	869,415	85	22	71,319	91,339	128	
EMPLOYERS MUTUAL CASUALTY CO	1,452,820	433,528	26,323	628,949	358,184	70	30	31,469	12,388	39	
EMPLOYERS REINSURANCE CORP	15,124,376	4,431,736	743,960	2,493,811	3,291,699	145	27	3,740	1,830	49	
ERIE INS CO	457,737	74,884	-10,695	152,025	110,591	84	30	712	464	65	
ERIE INS EXCHANGE	7,007,803	2,115,771	-417,461	2,912,147	2,250,439	88	30	7,954	4,739	60	
ERIE INS PROPERTY & CASUALTY CO	55,290	7,665	79	0	0	0	0	26	9	35	
EULER AMERICAN CREDIT INDEMNITY CO	237,790	103,258	9,004	61,088	28,913	52	54	933	-798	0	
EVEREST NATIONAL INS CO	427,433	70,005	-5,715	79,957	42,852	67	23	138	170	124	
EVEREST REINSURANCE CO	5,953,260	1,494,009	77,576	1,904,859	1,229,424	71	27	25	46	182	
EVERGREEN NATIONAL INDEMNITY CO	37,473	22,313	-42	13,774	4,400	51	49	290	23	8	
EXCESS REINSURANCE CO	76,914	31,364	2,430	12,833	5,845	47	27	0	0	0	
EXECUTIVE RISK INDEMNITY INC	1,699,534	404,804	-1,111	527,279	314,847	75	29	4,638	203	4	
FACTORY MUTUAL INS CO	5,029,815	1,933,030	223,643	1,722,675	851,090	53	20	35,961	1,102	3	
FAIRFIELD INS CO	72,116	22,870	-449	4	1,952	999	0	5,765	3,856	67	
FAIRMONT INS CO	22,967	22,965	1,072	0	0	0	0	1,426	736	52	
FARMERS ALLIANCE MUTUAL INS CO	162,163	60,334	-4,088	125,687	93,793	84	27	13,611	12,789	94	
FARMERS AUTOMOBILE INS ASSN THE	498,796	195,617	-4,405	235,273	159,543	78	28	22,396	17,165	77	
FARMERS INS EXCHANGE	8,599,401	2,045,064	131,465	5,336,083	3,328,742	79	28	46,062	24,118	52	
FARMERS MUTUAL HAIL INS CO OF IA	228,704	119,262	-10	133,899	94,420	78	27	2,640	494	19	
FARMINGTON CASUALTY CO	1,053,767	173,485	-41,855	205,447	196,737	107	24	147	-309	0	
FARMINGTON MUTUAL INS CO	4,425	2,704	272	1,238	502	47	23	1,519	502	33	
FARMLAND MUTUAL INS CO	257,710	86,984	9,362	110,246	64,594	70	28	4,989	1,073	22	
FEDERAL INS CO	16,178,031	4,451,016	165,304	4,847,933	2,853,065	73	31	59,373	20,319	34	
FEDERATED MUTUAL INS CO	2,840,594	1,039,423	13,293	990,947	741,681	87	23	58,935	39,743	67	
FEDERATED RURAL ELECTRIC INS EXCHANGE	157,879	48,512	3,701	56,244	37,551	82	16	3,333	1,891	57	
FEDERATED SERVICE INS CO	271,912	71,506	240	110,105	82,409	87	23	786	53	7	
FFG INS CO	37,731	21,863	337	5,775	2,092	36	23	33	0	0	
FIDELITY & CASUALTY CO OF NY THE	253,216	107,416	13,430	99,320	83,176	92	17	0	1,804	999	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
FIDELITY & DEPOSIT CO OF MD	158,401	158,148	8,412	0	0	0	0	6,189	1,993	32
FIDELITY & GUARANTY INS CO	14,749	14,746	1,524	0	0	0	0	25,396	17,868	70
FIDELITY & GUARANTY INS UNDERWRITERS INC	46,709	46,701	2,490	0	0	0	0	800	-3,042	0
FIDELITY NATIONAL TITLE INS CO OF NY	280,259	67,694	-4,867	561,264	59,320	11	97	2,278	180	8
FINANCIAL GUARANTY INS CO	2,932,833	977,573	205,476	139,920	7,542	5	14	715	0	0
FINANCIAL INDEMNITY CO	53,286	27,086	-106	28,318	19,767	84	26	0	0	0
FINANCIAL PACIFIC INS CO	118,743	27,950	2,846	43,972	19,946	64	47	13	-25	0
FINANCIAL SECURITY ASSURANCE INC	2,853,683	1,139,827	142,365	196,455	26,989	14	19	2,072	0	0
FIRE & CASUALTY INS CO OF CT THE	200,452	52,362	-10,984	53,964	40,455	99	32	589	1,243	211
FIRE INS EXCHANGE	1,323,025	308,420	21,593	773,344	481,535	78	28	16,796	5,344	32
FIREMANS FUND INS CO	10,268,593	2,239,490	-1,171,691	1,891,957	1,747,945	106	50	18,378	16,363	89
FIREMANS FUND INS CO OF NE	85,091	37,660	2,806	48,072	35,776	88	24	168	57	34
FIREMANS FUND INS CO OF WI	25,829	17,047	419	2,526	2,334	106	50	4,121	5,481	133
FIREMENS INS CO OF NEWARK NJ	673,167	378,784	28,896	198,640	166,352	92	17	506	-122	0
FIRST AMERICAN PROPERTY & CASUALTY INS CO	58,850	22,859	-5,419	22,002	12,082	64	37	-6	0	3
FIRST AMERICAN TITLE INS CO	1,363,478	651,256	132,005	2,378,568	97,050	4	99	32,349	330	1
FIRST AUTO & CASUALTY INS CO	22,931	4,999	-1,167	17,883	14,486	90	22	17,016	12,233	72
FIRST COLONIAL INS CO	77,754	33,290	-9,134	16,327	3,948	25	78	0	0	0
FIRST COMMUNITY INS CO	19,068	8,453	-599	15,539	6,763	49	59	273	154	57
FIRST FINANCIAL INS CO	245,868	114,094	6,060	25,434	10,464	63	38	81	8	10
FIRST LIBERTY INS CORP THE	39,595	18,662	736	7,917	5,434	85	22	1,412	183	13
FIRST MARINE INS CO	6,001	4,957	-188	1,256	438	48	85	8	1	12
FIRST NATIONAL INS CO OF AMERICA	215,752	57,438	10,436	90,426	54,713	74	31	3,008	1,381	46
FLAGSHIP CITY INS CO	19,034	8,055	367	0	0	0	0	171	179	105
FLORISTS MUTUAL INS CO	144,846	32,859	531	60,565	39,307	76	27	1,277	313	25
FOLKSAMERICA REINSURANCE CO	2,211,878	857,054	58,190	620,816	415,754	74	29	0	-21	0
FOREMOST INS CO	982,317	346,370	12,785	571,019	307,073	61	35	7,961	4,142	52
FOREMOST PROPERTY & CASUALTY INS CO	28,790	13,020	546	0	0	0	0	951	315	33
FOREMOST SIGNATURE INS CO	56,088	14,992	599	0	0	0	0	58	21	36
FORT WAYNE HEALTH & CASUALTY INS CO	480,547	161,288	39,118	-92,913	-79,482	88	41	6,749	2,814	42
FOUNDERS INS CO	146,085	44,814	4,309	85,143	46,010	66	33	2,913	1,700	58
FRANKENMUTH MUTUAL INS CO	595,244	188,593	15,930	267,820	167,509	71	28	21,258	12,332	58
FREMONT INDEMNITY CO	821,631	-290,610	-235,633	18,148	296,524	999	397	632	2,341	370
GARRISON PROPERTY AND CASUALTY ASSOC	10,463	10,401	74	3	0	0	100	0	0	0
GATEWAY INS CO	36,883	7,764	1,023	23,415	13,006	67	33	791	629	80
GE CASUALTY INS CO	687,509	365,105	61,151	184,810	120,585	69	22	216	59	27
GE INDEMNITY INS CO	222,538	149,954	18,084	42,043	26,478	72	11	409	154	38
GE PROPERTY & CASUALTY INS CO	1,133,824	612,780	58,548	276,879	218,010	93	19	389	426	110
GE REINSURANCE CORP	2,764,926	623,413	-306,675	852,927	1,158,527	147	33	0	0	0
GE RESIDENTIAL MORTGAGE INS CORP OF NC	132,726	99,060	8,319	3,342	-1,125	0	0	18	-4	0
GEICO CASUALTY CO	228,192	63,261	11,772	65,577	33,921	59	19	3,667	1,629	44

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
GEICO GENERAL INS CO	119,364	57,602	5,266	0	0	0	0	10,330	6,392	62	
GEICO INDEMNITY CO	2,266,995	947,625	160,484	1,458,062	883,529	69	18	4,369	2,068	47	
GENERAL CASUALTY CO OF IL	155,009	56,632	4,088	70,350	42,164	72	29	0	0	0	
GENERAL CASUALTY CO OF WI	1,237,735	347,354	-46,952	609,696	365,420	72	29	136,316	68,678	50	
GENERAL ELECTRIC HOME EQUITY INS CORP OF NC	11,756	11,467	598	0	0	0	0	0	0	0	
GENERAL ELECTRIC MORTGAGE INS CORP	3,650,417	302,685	-20,859	529,550	23,010	7	24	12,353	1,473	12	
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	303,684	209,129	24,542	17,075	-1,305	0	0	0	0	0	
GENERAL FIRE & CASUALTY CO	28,315	9,896	857	13,007	7,981	74	24	221	26	12	
GENERAL INS CO OF AMERICA	2,206,764	553,201	63,457	1,039,895	629,198	74	31	3,536	1,754	50	
GENERAL REINSURANCE CORP	18,731,990	4,095,127	578,553	3,656,747	2,527,432	76	29	102	-454	0	
GENERAL SECURITY INS CO	25,594	25,594	1,126	3,247	1,462	77	25	0	0	0	
GENERAL SECURITY NATIONAL INS CO	563,916	92,569	-10,463	138,308	76,304	77	51	51	67	132	
GENERAL SECURITY PROPERTY & CAS CO	10,613	10,613	338	1,292	434	71	33	-6	-23	381	
GENERAL STAR NATL INS CO	455,406	142,943	11,057	50,017	20,042	72	30	847	433	51	
GENERALI UNITED STATES BRANCH	140,565	64,024	-11,293	4,879	3,439	250	136	0	0	0	
GENESIS INS CO	219,660	92,041	7,103	26,341	10,201	74	31	666	1,441	216	
GERLING AMERICA INS CO	201,992	74,081	-2,926	3,323	18,152	830	0	2,113	920	44	
GERLING GLOBAL REINS CORP OF AMERICA	2,049,734	288,507	-172,567	599,250	511,583	102	47	0	0	0	
GERLING NCM CREDIT INSURANCE INC	65,478	34,948	264	9,522	4,416	55	66	448	13	3	
GERMANTOWN INS CO	39,237	23,535	-862	13,553	8,713	69	30	0	0	0	
GERMANTOWN MUTUAL INS CO	39,326	19,522	836	18,350	10,233	63	29	23,309	12,805	55	
GLENS FALLS INS CO THE	159,033	132,410	6,573	0	0	0	0	30,397	24,671	81	
GLOBE AMERICAN CASUALTY CO	20,549	15,181	489	0	0	0	0	6,282	3,601	57	
GLOBE INDEMNITY CO	450,182	67,737	-32,325	134,911	101,136	99	32	3,409	4,879	143	
GMAC INS CO ONLINE INC	16,399	10,424	-85	754	668	102	44	50	17	33	
GOVERNMENT EMPLOYEES INS CO	9,101,982	4,146,569	321,205	5,035,045	3,549,247	81	14	6,293	4,341	69	
GOVERNMENTAL INTERINSURANCE EXCHANGE	53,833	35,885	2,372	4,764	1,643	75	38	0	0	0	
GRAIN DEALERS MUTUAL INS CO	58,469	9,710	-5,821	37,120	20,421	69	39	2	-5	0	
GRANGE INDEMNITY INS CO	32,557	16,046	2,020	16,303	10,358	74	28	0	0	0	
GRANGE MUTUAL CASUALTY CO	1,036,181	349,721	-9,028	717,335	455,771	74	28	0	0	0	
GRANITE RE INC	6,641	4,046	483	4,859	1,136	26	63	388	211	54	
GRANITE STATE INS CO	27,467	27,339	1,295	0	0	0	0	2,934	2,302	78	
GRAY INS CO THE	166,455	53,485	7,330	47,424	27,028	66	30	1	0	0	
GREAT AMERICAN ALLIANCE INS CO	20,011	19,967	719	0	0	0	0	1,824	1,777	97	
GREAT AMERICAN ASSURANCE CO	11,824	11,791	493	0	0	0	0	7,353	5,835	79	
GREAT AMERICAN INS CO	4,514,994	1,201,246	-18,575	1,131,559	695,030	77	35	7,213	2,913	40	
GREAT AMERICAN INS CO OF NY	46,134	45,439	1,739	0	0	0	0	2,050	841	41	
GREAT AMERICAN SECURITY INS CO	11,174	11,106	356	0	0	0	0	8	0	0	
GREAT AMERICAN SPIRIT INS CO	16,837	16,727	377	0	0	0	0	18	-9	0	
GREAT DIVIDE INS CO	57,002	28,397	4,299	16,138	5,945	50	30	15	-163	0	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
GREAT MIDWEST INS CO	28,552	11,619	565	9,517	5,468	71	21	1,339	735	55
GREAT NORTHERN INS CO	1,016,340	195,003	8,369	263,640	157,423	75	29	8,009	3,933	49
GREAT WEST CASUALTY CO	961,668	277,592	27,575	340,471	214,627	76	22	34,850	21,420	61
GREATER NEW YORK MUTUAL INS CO	521,047	217,163	4,592	122,332	68,152	72	30	0	0	0
GREATWAY INS CO	11,123	10,906	583	0	0	0	0	0	1	0
GREENWICH INS CO	344,530	58,138	4,966	22,134	18,420	99	15	10,129	4,114	41
GRINNELL MUTUAL REINS CO	448,302	177,481	15,142	264,673	157,621	69	29	9,050	5,260	58
GRINNELL SELECT INS CO	38,420	17,100	3,531	29,842	16,729	61	25	3,411	1,965	58
GROCERS INS CO	56,601	41,756	8,393	11,956	11,408	120	0	349	229	66
GUARANTEE INS CO	18,405	7,963	-259	0	265	0	0	0	-6	0
GUARANTY NATIONAL INS CO	511,914	145,848	-29,552	134,911	101,136	99	32	12,133	7,316	60
GUIDEONE AMERICA INS CO	7,468	7,105	252	0	0	0	0	243	136	56
GUIDEONE ELITE INS CO	16,340	15,204	531	0	0	0	0	1,432	413	29
GUIDEONE MUTUAL INS CO	445,732	146,392	-849	253,041	187,452	89	28	3,207	2,154	67
GUIDEONE SPECIALTY MUTUAL INS CO	99,179	27,053	-2,672	63,260	50,006	94	28	1,049	532	51
GUILDERLAND REINSURANCE CO	22,907	11,274	410	6,280	3,817	63	26	0	0	0
GULF INS CO	1,629,661	490,984	-18,868	393,880	291,175	90	20	5,971	2,145	36
HANOVER INS CO THE	3,150,121	830,306	10,795	1,385,364	912,709	75	31	4,066	2,314	57
HARCO NATIONAL INS CO	252,324	106,043	-9,132	96,693	60,627	76	27	2,225	1,620	73
HARLEYSVILLE INS CO	81,286	24,495	1,403	31,860	17,560	68	33	8,772	5,196	59
HARLEYSVILLE LAKE STATES INS CO	226,116	53,198	3,469	84,960	46,826	68	33	3,138	1,379	44
HARLEYSVILLE MUTUAL INS CO	1,091,513	534,337	3,785	254,538	136,991	66	34	4	0	4
HARTFORD ACCIDENT & INDEMNITY CO	6,436,873	1,515,264	108,701	2,510,064	1,503,162	71	28	1,443	1,168	81
HARTFORD CASUALTY INS CO (NEW JERSEY)	1,459,812	666,469	58,306	422,311	252,903	71	28	6,537	1,647	25
HARTFORD FIRE INS CO	14,902,355	6,324,790	4,441,963	3,186,529	1,908,267	71	28	18,132	12,522	69
HARTFORD INS CO OF THE MIDWEST	183,801	111,216	12,960	38,392	22,991	71	28	6,620	4,819	73
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	46,578	21,473	-1,259	17,423	6,716	40	42	0	0	0
HARTFORD STEAM BOILER INSPECTION & INS CO THE	981,012	456,967	28,161	439,427	130,877	36	50	5,371	2,098	39
HARTFORD UNDERWRITERS INS CO	1,027,710	450,556	44,986	307,135	183,929	71	28	17,906	8,996	50
HASTINGS MUTUAL INS CO	426,180	130,898	127	229,991	153,157	75	28	29,780	17,754	60
HAWKEYE SECURITY INS CO	31,549	28,981	1,898	0	0	0	0	1,189	4,897	412
HERITAGE INDEMNITY CO	230,573	124,055	6,746	21,027	23,230	113	14	406	379	93
HIGHLANDS INS CO	614,620	20,789	-7,916	112,030	83,294	109	69	86	227	263
HOME-OWNERS INS CO	490,681	166,428	38,109	196,244	123,615	75	4	0	0	0
HOMELAND CENTRAL INS CO	68,137	68,077	24,537	0	0	0	0	318	-846	0
HOMESITE INS CO	10,868	7,638	80	511	383	92	92	90	13	15
HORACE MANN INS CO	398,414	109,970	-7,322	277,724	185,582	81	24	2,791	1,270	46
HORACE MANN PROPERTY & CASUALTY INS CO	55,324	18,845	2,439	43,711	28,628	73	24	187	141	75
HOUSTON GENERAL INS CO	42,537	20,006	-3,029	720	653	107	112	0	90	0

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
HUDSON INS CO	81,769	20,826	-3,955	21,997	16,295	87	16	1	0	40
ICM INS CO	11,839	10,761	-76	20	0	999	999	0	0	0
IDS PROPERTY CASUALTY INS CO	470,166	264,774	5,569	228,601	165,829	81	20	2,901	4,627	160
ILLINOIS FARMERS INS CO	161,628	39,522	162	77,334	47,859	78	28	0	0	0
ILLINOIS NATIONAL INS CO	46,643	46,364	2,422	0	0	0	0	17,719	25,310	143
IMPERIAL CASUALTY & INDEMNITY CO	7,041	4,231	-127	0	305	0	0	0	0	0
IMT INS CO MUTUAL	143,036	55,097	185	81,207	49,480	71	32	5,088	3,074	60
INDEMNITY INS CO OF NORTH AMERICA	152,116	22,956	-1,693	34,203	23,287	82	24	2,173	13,153	605
INDIANA INS CO	934,350	218,984	-10,099	474,470	307,842	78	29	15,679	6,084	39
INDIANA LUMBERMENS MUTUAL INS CO	105,984	35,509	-3,766	52,745	33,624	77	27	3,149	2,321	74
INFINITY INS CO	480,191	130,350	39,273	211,392	111,591	76	0	513	146	29
INFINITY NATIONAL INS CORP	10,283	7,314	529	2,249	1,187	76	0	0	0	0
INFINITY SELECT INS CO	27,950	12,700	2,590	11,244	5,936	76	0	0	0	0
INSURA PROPERTY & CASUALTY INS CO	6,545	5,658	96	0	0	0	0	756	232	31
INSURANCE CO OF IL	32,456	30,160	1,939	0	0	0	0	0	0	0
INSURANCE CO OF NORTH AMERICA	286,545	38,134	-14,327	86,783	58,592	81	24	3,907	2,856	73
INSURANCE CO OF STATE OF PA THE	2,210,186	690,302	-57,615	522,453	433,256	97	17	11,212	13,627	122
INSURANCE CO OF THE AMERICAS	23,319	6,403	-1,810	3,160	2,023	72	28	0	0	0
INSURANCE CO OF THE WEST	495,689	188,631	22,594	158,958	92,656	79	36	21	-5	0
INSURANCE CORP OF NY THE	524,280	18,298	-77,994	134,533	141,931	128	36	741	1,014	137
INSURANCE CORPORATION OF HANNOVER	718,808	147,008	-2,650	209,131	200,345	102	20	6,988	8,113	116
INTEGON GENERAL INS CORP	80,502	37,032	-450	0	0	0	0	0	0	0
INTEGON INDEMNITY CORP	145,526	38,549	2,799	0	0	0	0	4	21	575
INTEGON NATIONAL INS CO	203,916	79,029	478	0	0	0	0	827	576	70
INTEGRITY MUTUAL INS CO	53,561	17,208	1,542	32,606	20,717	74	38	38,266	21,246	56
INTERNATIONAL BUSINESS & MERCANTILE REASSUR CO	403,252	104,242	11,482	107,538	85,072	86	16	13	-70	0
INTERNATIONAL FIDELITY INS CO	64,358	31,212	-260	45,973	7,493	22	77	214	28	13
INTERSTATE INDEMNITY CO	117,191	41,900	-8,761	20,208	18,670	106	50	1,690	769	45
INVESTORS TITLE INS CO	67,776	33,497	7,697	60,067	2,819	5	77	10	18	174
IOWA MUTUAL INS CO	55,827	14,548	-897	36,186	22,745	73	37	0	0	0
JEFFERSON INS CO	213,317	71,145	11,995	32,492	7,805	55	62	214	108	50
JEWELERS MUTUAL INS CO	134,772	74,416	6,840	65,617	30,255	50	37	1,205	491	41
KANSAS BANKERS SURETY CO THE	119,335	94,826	7,098	19,244	8,448	44	26	1,064	301	28
KANSAS CITY FIRE & MARINE INS CO	24,657	20,975	648	0	0	0	0	311	678	218
KEMPER AUTO & HOME INS CO	24,848	13,148	-148	8,511	6,899	93	35	329	160	49
KEMPER CASUALTY INS CO	30,547	23,182	4,538	5,083	-483	0	25	655	-36	0
KEMPER EMPLOYERS INS CO	17,715	9,537	-299	2,511	2,249	129	85	0	0	0
KEMPER INDEPENDENCE INS CO	13,400	11,396	449	1,421	1,251	102	46	0	0	0
LANCER INS CO	310,470	46,863	3,904	42,837	22,260	66	27	4,260	2,738	64
LAURIER INDEMNITY CO	18,632	10,471	623	1,603	359	67	57	0	8	999

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
LAWYERS TITLE INS CORP	584,852	271,629	53,888	950,492	53,403	6	98	6,829	531	8	
LE MARS MUTUAL INS CO OF IA	36,218	12,673	7	20,537	12,157	71	37	0	0	0	
LEADER INS CO	187,929	43,882	2,123	90,308	55,461	83	10	0	-47	0	
LEAGUE OF WISC MUNICIPALITIES MUT INS	5,434	4,828	-172	11	7	63	51	12	7	55	
LIBERTY INS CORP	1,418,989	255,838	11,291	475,019	326,031	85	22	6,827	3,479	51	
LIBERTY INS UNDERWRITERS INC	69,538	6,492	661	0	0	0	0	260	-55	0	
LIBERTY MUTUAL FIRE INS CO	2,664,136	701,778	79,697	791,699	543,384	85	22	83,370	44,773	54	
LIBERTY MUTUAL INS CO	19,296,499	4,007,749	343,793	4,987,701	3,423,321	85	22	25,374	27,140	107	
LIBERTY PERSONAL INS CO	43,526	43,249	-1,517	0	0	0	0	0	0	0	
LINCOLN GENERAL INS CO	459,775	88,509	-15,086	153,687	100,909	77	34	3,216	2,292	71	
LITTLE BLACK MUTUAL INS CO	2,020	477	311	1,615	1,079	79	55	4,609	3,805	83	
LM INS CORP	52,532	16,376	202	15,834	10,868	85	22	520	127	24	
LOCAL GOVERNMENT PROPERTY INS FUND	28,047	16,947	20,819	10,018	13,539	141	11	12,833	13,760	107	
LUMBER MUTUAL INS CO	80,152	6,695	-1,656	339	-8,724	999	999	0	716	0	
LUMBERMENS MUTUAL CASUALTY CO	6,071,136	696,846	-205,920	1,462,619	1,128,109	98	39	48,810	10,358	21	
LUMBERMENS UNDERWRITING ALLIANCE US	304,519	56,682	11,030	96,785	51,903	64	35	4,864	2,578	53	
LYNDON PROPERTY INS CO	394,071	143,761	99,706	70,765	68,338	99	42	2,100	2,929	139	
MANITOWOC MUTUAL INS CO	5,212	2,176	-550	2,591	2,072	84	48	4,228	2,912	69	
MAPFRE REINSURANCE CORPORATION	173,169	109,941	6,733	34,067	24,468	76	30	0	0	0	
MAPLE VALLEY MUTUAL INS CO	6,563	3,544	-52	3,282	2,155	75	35	4,001	2,601	65	
MARKEL AMERICAN INS CO	221,211	50,222	2,995	84,339	46,060	69	26	3,046	939	31	
MARKEL INS CO	358,775	78,062	-2,365	179,857	108,537	71	33	1,677	1,735	103	
MARYLAND CASUALTY CO	328,345	323,785	18,691	0	0	0	0	7,427	3,665	49	
MARYLAND INS CO	20,040	19,679	905	0	0	0	0	0	0	0	
MASSACHUSETTS BAY INS CO	21,149	21,107	797	0	0	0	0	7,406	4,440	60	
MAYFLOWER INS CO LTD THE	22,988	22,945	1,225	0	0	0	0	0	0	0	
MBIA INS CORP	9,211,579	3,158,009	622,431	548,524	44,102	9	17	3,008	0	0	
MBIA INS CORP OF IL	162,524	161,350	7,411	0	0	0	0	32	0	0	
MCMILLAN-WARNER MUTUAL INS CO	7,338	4,330	143	3,342	1,878	63	32	4,364	2,258	52	
MEDICA INS CO	101,519	56,585	7,423	279,892	233,880	85	13	23,158	21,283	92	
MEDICAL ASSURANCE CO INC THE	957,853	193,335	-19,096	185,457	85,126	110	15	0	0	0	
MEDICAL LIABILITY MUTUAL INS CO	4,927,968	993,042	-304,644	678,616	1,028,828	185	11	0	0	0	
MEDICAL PROTECTIVE CO THE	1,747,668	401,726	-13,747	450,973	355,984	110	15	15,146	10,687	71	
MEDMARC CASUALTY INS CO	108,108	25,303	-5,497	25,671	15,179	89	30	388	-77	0	
MEDMARC MUTUAL INS CO	202,202	83,045	-6,797	32,089	18,984	90	30	0	0	0	
MENDAKOTA INS CO	18,657	6,181	-849	8,284	5,637	91	28	0	0	0	
MENDOTA INS CO	93,799	34,049	-4,805	41,422	28,186	91	28	2,775	1,383	50	
MERASTAR INS CO	64,230	20,927	1,747	4,731	3,351	85	0	625	215	34	
MERCHANTS BONDING CO MUTUAL	45,122	31,474	2,123	18,240	2,143	19	69	120	1	0	
MERIDIAN CITIZENS MUTUAL INS CO	19,644	9,775	119	4,649	3,259	82	33	0	187	0	
MERIDIAN CITIZENS SECURITY INS CO	19,437	11,176	2,364	4,656	3,259	82	33	0	-12	0	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
MERIDIAN SECURITY INS CO	119,651	60,676	7,407	33,446	23,208	81	32	683	262	38
MERITPLAN INS CO	41,026	13,516	-1,126	10,474	5,339	56	39	8	-3	0
METROPOLITAN CASUALTY INS CO	67,172	66,401	3,898	0	0	0	0	1,062	669	63
METROPOLITAN DIRECT PROP & CAS INS CO	41,206	39,508	2,296	0	0	0	0	1,233	1,235	100
METROPOLITAN GENERAL INS CO	40,957	40,279	2,744	0	0	0	0	3,177	2,078	65
METROPOLITAN GROUP PROP & CAS INS CO	536,056	377,534	13,397	0	0	0	0	7,095	4,254	60
METROPOLITAN PROP & CAS INS CO	4,718,447	1,964,116	127,294	2,838,651	1,732,574	71	28	15,084	9,715	64
MGA INS CO INC	45,892	16,800	-790	14,039	11,745	97	39	47	23	50
MGIC ASSURANCE CORP	35,285	22,768	233	0	0	0	0	0	0	0
MGIC CREDIT ASSURANCE CORP	36,120	21,205	-5,574	11,505	20,853	185	9	6,832	17,919	262
MGIC INDEMNITY CORP	20,155	19,881	646	-52	6	0	0	24	-584	0
MGIC MORTGAGE INS CORP	79,579	68,067	4,536	365	-120	0	109	0	0	0
MGIC MORTGAGE REINS CORP	16,101	14,013	1,159	3,162	83	3	26	0	0	0
MGIC REINSURANCE CORP	167,388	58,673	5,984	59,751	8,899	16	33	0	0	0
MGIC REINSURANCE CORP OF WI	648,398	447,677	27,647	72,405	12,769	19	21	0	0	0
MGIC RESIDENTIAL REINSURANCE CORP	15,925	13,855	1,086	3,162	83	3	26	0	0	0
MHA INS CO	184,245	51,048	5,768	29,684	19,415	95	0	0	0	0
MIC GENERAL INS CORP	79,441	12,727	20	0	0	0	0	850	407	48
MIC PROPERTY & CASUALTY INS CORP	492,585	47,902	1,110	0	0	0	0	1,015	941	93
MICHIGAN MILLERS MUTUAL INS CO	208,633	77,910	1,214	122,893	72,160	66	32	4,854	2,514	52
MID AMERICAN FIRE & CASUALTY CO	9,907	7,350	287	0	0	0	0	0	0	0
MID CENTURY INS CO	2,634,516	513,595	-95,695	1,649,696	1,166,486	89	28	12,868	9,421	73
MIDDLESEX INS CO	444,443	136,481	7,303	141,030	95,884	80	25	10,811	8,286	77
MIDSTATE SURETY CORP	21,066	13,804	-12,693	5,187	9,376	220	104	319	-27	0
MIDSTATES REINSURANCE CORP	157,786	51,346	7,504	-1	-2,209	999	0	0	0	0
MIDWEST ASSURANCE CO	22,968	9,877	769	41,950	35,352	85	15	0	0	0
MIDWEST EMPLOYERS CASUALTY CO	192,322	94,534	4,158	0	0	0	0	307	14	5
MIDWEST FAMILY MUTUAL INS CO	46,250	13,744	482	31,345	19,437	71	31	6,644	5,316	80
MIDWEST MEDICAL INS CO	268,468	102,681	-2,247	70,472	56,000	106	14	1,740	928	53
MIDWESTERN INDEMNITY CO THE	28,329	25,415	421	0	0	0	0	7	-1	0
MILBANK INS CO	276,580	75,912	1,396	175,780	109,278	73	31	0	0	0
MILLERS CLASSIFIED INS CO	21,750	8,125	-689	14,980	10,505	84	27	5,505	3,378	61
MILLERS MUTUAL INS ASSN	54,763	18,381	-460	11,811	7,793	86	43	-2	-57	999
MILWAUKEE CASUALTY INS CO	11,680	10,686	351	0	0	0	0	15,819	10,893	69
MILWAUKEE MUTUAL INS CO	51,698	33,291	-754	3,145	2,090	80	43	16,586	8,654	52
MILWAUKEE SAFEGUARD INS CO	11,794	10,840	399	0	0	0	0	295	209	71
MINNESOTA INS CO	41,579	15,678	1,241	18,037	12,504	83	29	4,322	2,938	68
MINNESOTA LAWYERS MUTUAL INS CO	59,553	35,474	2,030	8,470	2,976	55	36	1	0	44
MITSUI MARINE AND FIRE INS CO OF AMERICA	355,521	63,574	-13,663	91,174	59,216	91	36	0	0	0
MODERN SERVICE INS CO	41,626	23,215	367	0	133	0	0	2,382	2,113	89
MONROE GUARANTY INS CO	120,688	21,062	-896	9,183	12,731	140	27	0	0	0

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
MONTGOMERY WARD INS CO	34,111	17,781	1,988	6,069	3,977	66	16	133	81	61
MORTGAGE GUARANTY INS CORP	5,748,862	1,548,007	256,476	1,043,871	289,300	30	15	29,669	14,876	50
MOTORS INS CORPORATION	5,814,245	1,132,346	28,541	2,189,475	1,543,844	80	19	2,117	435	21
MOUNTBATTEN SURETY CO	12,494	12,494	81	0	0	0	0	25	20	80
MSI PREFERRED INS CO	19,683	10,547	223	0	0	0	0	24,000	14,616	61
MT MORRIS MUTUAL INS CO	9,463	3,003	-107	5,733	3,268	63	36	8,214	3,902	47
MUTUAL PROTECTIVE INS CO	214,560	21,103	-949	49,751	40,089	88	21	4,739	3,156	67
MUTUAL SERVICE CASUALTY INS CO	157,931	38,827	5,088	0	-2,039	0	0	4,632	2,466	53
NATIONAL ALLIANCE INS CO	49,566	13,626	-1,313	51,897	40,116	84	23	537	422	79
NATIONAL AMERICAN INS CO	114,294	44,073	-405	66,957	39,228	76	28	31	-84	0
NATIONAL AMERICAN INS CO OF CA	94,107	19,473	-19,678	43,535	34,554	98	38	0	0	0
NATIONAL BEN FRANKLIN INS CO OF IL	33,599	33,142	5,102	0	0	0	0	30	0	0
NATIONAL CASUALTY CO	91,677	85,239	3,913	0	-236	0	0	5,978	2,899	49
NATIONAL CONTINENTAL INS CO	95,957	38,224	7,498	909	-783	924	999	0	-4	0
NATIONAL FARMERS UNION PROP & CAS CO	246,266	76,924	6,406	143,198	87,450	70	31	1,963	1,391	71
NATIONAL FARMERS UNION STANDARD INS CO	59,760	29,407	1,275	23,537	15,351	73	32	995	456	46
NATIONAL FIRE & CASUALTY CO	8,071	5,670	-259	1,100	194	54	41	157	33	21
NATIONAL FIRE AND INDEMNITY EXCHANGE										
JOHN L CORLEY INC ATTORNEY-IN-FACT	12,959	5,820	290	5,126	1,543	42	44	14	6	43
NATIONAL FIRE INS CO OF HARTFORD	217,174	143,004	389,390	0	0	0	0	8,650	8,714	101
NATIONAL GENERAL ASSURANCE CO	34,678	8,518	182	0	0	0	0	4,718	4,003	85
NATIONAL GENERAL INS CO	144,609	30,573	1,861	26,497	15,970	72	24	2,252	1,901	84
NATIONAL GRANGE MUTUAL INS CO	545,683	250,806	-13,160	222,732	144,938	73	33	0	0	0
NATIONAL INDEMNITY CO	36,192,654	15,732,073	1,640,027	1,951,367	723,576	41	13	2,885	1,088	38
NATIONAL INS ASSN	19,212	8,070	2,580	0	0	0	0	326	198	61
NATIONAL INS CO OF WI INC	24,546	11,480	1,691	6,911	1,816	29	42	2,385	606	25
NATIONAL INS UNDERWRITERS	6,104	5,610	148	0	24	0	0	0	0	0
NATIONAL INTERSTATE INS CO	159,905	36,747	5,002	74,704	34,866	64	27	1,405	814	58
NATIONAL LIABILITY & FIRE INS CO	409,541	167,237	12,416	73,517	28,548	49	24	480	233	49
NATIONAL REINSURANCE CORP	1,134,824	655,756	55,152	-1,668	-15,487	153	0	0	0	0
NATIONAL SURETY CORP	399,025	99,295	-32,513	101,039	93,348	106	50	5,101	2,246	44
NATIONAL TITLE INS OF NEW YORK INC	11,421	4,529	1,730	21,732	455	2	117	0	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH	16,458,602	5,885,057	595,110	3,970,645	3,292,747	97	17	106,410	136,855	129
NATIONS TITLE INS OF NEW YORK INC	22,003	9,223	-234	993	1,811	182	999	0	1	0
NATIONWIDE AFFINITY INS CO OF AMERICA	12,178	12,161	432	0	0	0	0	0	0	0
NATIONWIDE AGRIBUSINESS INS CO	70,456	41,975	1,805	0	0	0	0	2,663	2,067	78
NATIONWIDE ASSURANCE CO	65,837	60,967	2,790	0	0	0	0	0	3	0
NATIONWIDE GENERAL INS CO	19,862	19,646	807	0	0	0	0	0	0	0
NATIONWIDE INS CO OF AMER	66,762	60,237	5,130	0	0	0	0	0	0	0
NATIONWIDE MUTUAL FIRE INS CO	3,372,949	1,126,376	73,702	1,245,781	729,916	70	28	562	451	80
NATIONWIDE MUTUAL INS CO	19,673,534	5,605,742	210,367	9,227,596	5,406,549	70	28	6,694	5,029	75

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
NATIONWIDE PROPERTY & CASUALTY INS CO	23,730	23,512	974	0	0	0	0	197	154	78	
NAU COUNTRY INS CO	17,235	8,013	-542	3,959	3,417	142	0	930	1,490	160	
NAVIGATORS INS CO	438,842	128,543	9,111	148,411	79,606	62	31	117	100	86	
NCMIC INS CO	371,967	133,145	6,919	59,271	19,466	65	21	1,505	-220	0	
NETHERLANDS INS CO THE	127,781	35,086	-280	55,850	36,236	78	29	1,112	1,064	96	
NEW ENGLAND INS CO	238,042	234,703	6,965	-12	0	999	0	0	-1,091	0	
NEW HAMPSHIRE INDEMNITY CO INC	312,113	79,907	-2,065	207,427	143,800	83	29	81	27	33	
NEW HAMPSHIRE INS CO	2,044,793	596,938	-31,040	522,453	433,256	97	17	2,074	681	33	
NEW SOUTH INS CO	75,829	28,395	-145	0	0	0	0	0	0	0	
NEW YORK MARINE & GENERAL INS CO	447,462	165,961	14,311	92,946	58,419	68	31	253	-61	0	
NEWARK INS CO	105,013	5,659	-6,402	59,881	51,575	112	28	0	0	0	
NIAGARA FIRE INS CO	120,557	71,792	8,114	33,107	27,725	92	17	11,099	7,630	69	
NICHIDO FIRE & MARINE INS CO LTD	87,052	40,357	-77	19,287	16,666	101	19	0	0	0	
NIPPONKOA INS CO LIMITED (US BRANCH)	154,894	51,214	1,770	33,348	19,201	69	47	0	0	0	
NLC MUTUAL INS CO	126,088	38,485	7,942	15,390	13,851	92	0	0	0	0	
NONPROFITS INS CO	26,500	5,775	-648	5,005	3,176	83	40	149	145	97	
NORCAL MUTUAL INS CO	786,918	222,214	-14,367	167,622	69,869	91	16	0	0	0	
NORGUARD INS CO	160,944	33,975	810	57,314	38,138	75	28	0	0	0	
NORTH AMERICAN ELITE INS CO	97,124	33,473	267	0	0	0	0	53	0	0	
NORTH AMERICAN LUMBER INS CO	12,767	6,340	-4	26	-582	999	999	0	0	0	
NORTH AMERICAN SPECIALTY INS CO	318,478	168,558	3,781	7,178	5,711	139	0	1,418	-895	0	
NORTH POINTE INS CO	103,342	24,104	3,408	54,163	19,286	57	47	0	0	0	
NORTH RIVER INS CO THE	670,277	229,022	21,886	118,224	75,122	80	31	900	-1,789	0	
NORTH STAR REINS CORP	25,222	15,607	1,117	0	0	0	0	0	0	0	
NORTHBROOK INDEMNITY CO	89,395	89,018	1,360	0	0	0	0	14	-545	0	
NORTHBROOK PROPERTY & CASUALTY INS CO	349,316	220,324	16,110	50,927	31,361	75	30	1,317	-791	0	
NORTHERN ASSURANCE CO OF AMER THE	437,383	139,120	17,515	132,006	97,797	78	38	105	-70	0	
NORTHERN INS CO OF NY	25,809	25,809	1,674	0	0	0	0	5,104	3,374	66	
NORTHERN MUTUAL INS CO	13,739	5,534	341	4,815	2,483	68	43	530	517	97	
NORTHLAND CASUALTY CO	97,448	22,482	-4,809	49,706	33,823	91	28	478	100	21	
NORTHLAND INS CO	1,152,274	383,397	-50,858	455,875	310,080	91	28	17,960	12,001	67	
NORTHWESTERN NATIONAL CASUALTY CO	143,646	4,196	-1,890	54,275	27,629	90	59	6,964	-3,497	0	
NORTHWESTERN NATIONAL INS CO OF MILW WI	80,004	5,741	-5,398	1,957	5,746	350	266	82	401	487	
NORTHWESTERN NATIONAL INS CO OF NC	139,896	63,612	4,073	64,109	43,038	77	24	0	-9	0	
OCCIDENTAL FIRE & CASUALTY CO OF NC	3,205,981	990,469	134,642	1,286,395	819,685	69	29	0	0	0	
ODYSSEY AMERICA REINSURANCE CORP	1,047,101	487,116	43,274	19,238	-5,947	61	37	0	0	0	
ODYSSEY REINSURANCE CORP	270,505	60,921	-1,534	59,563	38,296	102	14	9,682	9,200	95	
OHIC INS CO	2,141,161	725,748	112,467	644,225	385,268	75	35	5,254	3,594	68	
OHIO CASUALTY INS CO THE	802,666	584,004	7,042	94,914	56,352	70	32	2,405	2,340	97	
OHIO FARMERS INS CO	62,880	32,353	1,752	42,590	27,282	68	26	44	14	32	
OHIO INDEMNITY CO											
OHIO SECURITY INS CO	62,347	34,164	1,011	13,780	8,241	75	35	115	5	4	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
OLD REPUBLIC INS CO	1,589,636	536,439	44,402	273,461	176,113	77	31	25,473	14,083	55
OLD REPUBLIC MERCANTILE INS CO	10,813	3,210	-213	1,652	2,023	125	12	0	0	0
OLD REPUBLIC MINNEHOMA INS CO	75,606	13,863	1,319	18,255	13,588	83	13	4	3	72
OLD REPUBLIC NATL TITLE INS CO	369,455	93,481	23,067	657,157	28,007	4	95	7,332	237	3
OLD REPUBLIC SURETY CO	78,708	33,579	4,948	31,312	3,078	15	73	565	191	34
OLD UNITED CASUALTY CO	186,646	31,536	4,009	55,383	36,318	66	22	61	13	22
OMAHA INDEMNITY CO THE	26,306	18,060	3,221	54	-1,847	0	842	0	0	0
OMAHA PROPERTY & CASUALTY INS CO	94,695	41,679	822	56,663	44,808	87	20	7,365	6,150	84
OMNI INS CO	332,337	114,541	-4,569	205,372	133,815	81	27	999	652	65
ONEBEACON AMERICA INS CO	1,312,737	445,086	60,197	377,538	279,699	78	38	3,009	142	5
ONEBEACON INS CO	5,468,376	2,068,523	149,760	1,425,668	1,056,207	78	38	1,206	-3,072	0
ONEBEACON MIDWEST INS CO	59,911	41,548	2,805	7,920	5,868	78	38	41,154	41,610	101
ORION INS CO	19,371	19,026	507	0	0	0	0	0	0	0
OVERSEAS PARTNERS US REINSURANCE CO	215,767	73,407	-4,028	157,563	129,827	86	27	0	0	0
OWNERS INS CO	1,015,366	301,173	31,058	474,823	309,195	75	21	11,186	6,603	59
PACIFIC EMPLOYERS INS CO	1,059,575	254,593	-54,013	308,947	208,587	81	24	22,489	12,985	58
PACIFIC INDEMNITY CO	3,376,936	677,286	20,210	1,120,430	674,288	75	29	6,617	7,445	113
PACIFIC SPECIALTY INS CO	142,501	56,645	1,100	77,288	32,933	53	38	27	6	22
PARTNERRE INS CO OF NY	145,023	99,289	-36	1,331	15,121	999	124	0	0	0
PARTNERS MUTUAL INS CO	32,368	8,668	73	25,055	15,585	71	33	17,798	10,819	61
PATHFINDER INS CO	10,676	5,157	138	1,432	618	51	20	34	13	39
PATRIOT GENERAL INS CO	19,061	17,409	708	0	0	0	0	3,801	2,092	55
PEAK PROPERTY & CASUALTY INS CORP	10,800	9,047	-207	0	0	0	0	0	0	0
PEERLESS INDEMNITY INS CO	1,164,309	409,558	-5,323	467,296	303,187	78	29	0	0	0
PEERLESS INS CO	1,726,269	164,205	-28,726	710,338	460,876	78	29	667	515	77
PEKIN INS CO	112,564	43,151	-4,307	58,818	39,886	78	28	12,765	9,830	77
PENN AMERICA INS CO	228,808	110,262	954	74,786	38,097	67	31	552	634	115
PENN MILLERS INS CO	124,160	41,198	-1,687	52,355	33,703	77	37	131	9	7
PENNSYLVANIA GENERAL INS CO	472,012	191,991	19,147	118,806	88,017	78	38	781	-2,568	0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	182,436	63,358	5,258	70,817	33,708	58	35	728	-26	0
PENNSYLVANIA MANUFACTURERS ASSN INS CO	193,109	193,109	4,015	213,564	133,020	75	26	629	368	59
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	704,856	226,388	8,629	267,776	151,931	69	31	7	0	6
PERMANENT GENERAL ASSURANCE CORP	117,532	31,385	2,163	84,395	55,793	79	22	1,995	948	48
PETROLEUM CASUALTY CO	20,132	15,629	3,075	4,639	383	69	30	1	0	0
PHARMACISTS MUTUAL INS CO	113,723	45,540	1,448	53,885	24,379	61	26	3,075	1,382	45
PHILADELPHIA INDEMNITY INS CO	796,027	253,643	8,682	294,830	158,231	63	28	4,730	9,923	210
PHILADELPHIA REINSURANCE CORP	376,118	78,355	24,209	0	-9,022	0	0	0	0	0
PHOENIX ASSURANCE CO OF NY	168,920	26,683	-11,523	53,964	40,455	99	32	0	87	999
PHOENIX INS CO THE	3,294,298	771,327	-77,691	692,712	663,396	107	24	5,689	5,297	93
PHYSICIANS INS CO OF WI INC	203,552	65,362	-6,288	40,287	28,295	96	21	29,150	13,580	47
PLANET INDEMNITY CO	32,040	30,543	799	755	115	9	58	0	0	0

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
PLATTE RIVER INS CO	42,090	27,893	-4,945	7,089	6,956	117	40	5	1	27	
PMA CAPITAL INS CO	1,791,903	580,151	-8,039	569,603	395,504	79	29	0	0	0	
PMI MORTGAGE INS CO	2,688,036	277,559	353,695	550,136	116,570	24	27	9,127	2,388	26	
PODIATRY INS CO OF AMERICA (RISK RETENTION GROUP) A MUTUAL CO	132,225	34,001	-3,544	35,997	20,166	84	26	622	-90	0	
POLICYHOLDERS MUTUAL INS CO	177	177	-34	9	0	0	180	9	0	0	
POTOMAC INS CO OF IL	69,112	39,264	1,881	13,201	9,780	78	38	-1	312	0	
PRE PAID LEGAL CASUALTY INC	19,611	15,351	3,531	67,136	26,065	41	51	2,869	891	31	
PREFERRED PROFESSIONAL INS CO	130,554	33,771	152	21,751	16,200	106	5	5,082	3,466	68	
PRIVATE RESIDENTIAL MORTGAGE INS CORP	91,340	71,915	1,601	358	10	3	21	0	0	0	
PROFESSIONAL LIABILITY INS CO OF AMERICA	27,985	25,382	8	993	760	76	101	0	0	0	
PROFESSIONALS ADVOCATE INS CO	68,126	14,009	418	9,108	6,755	112	8	0	0	0	
PROGRESSIVE CASUALTY INS CO	6,092,399	1,619,438	246,128	4,374,580	2,510,944	71	22	6,813	3,583	53	
PROGRESSIVE CLASSIC INS CO	322,030	90,066	20,029	247,618	142,129	71	22	722	-506	0	
PROGRESSIVE HALCYON INS CO	434,735	92,683	7,954	75,073	41,267	67	22	24,951	12,047	48	
PROGRESSIVE MAX INS CO	148,975	37,339	2,236	29,252	17,839	74	24	0	0	0	
PROGRESSIVE NORTHERN INS CO	1,238,746	363,388	47,780	990,471	568,516	71	22	100,084	53,020	53	
PROGRESSIVE NORTHWESTERN INS CO	1,224,551	375,645	63,547	990,471	568,516	71	22	0	0	0	
PROGRESSIVE SPECIALTY INS CO	718,247	215,436	41,641	577,775	331,634	71	22	0	0	0	
PRONATIONAL INS CO	801,689	196,955	9,915	142,187	87,322	103	16	0	0	0	
PROPERTY & CASUALTY INS CO OF HARTFORD	110,652	38,461	5,213	38,392	22,991	71	28	3,472	2,677	77	
PROPERTY-OWNERS INS CO	44,839	15,248	1,924	17,862	10,725	73	14	0	0	0	
PROTECTIVE INS CO	413,953	267,730	5,798	60,532	34,411	67	19	566	-140	0	
PROTECTIVE NATIONAL INS CO OF OMAHA THE	24,060	-30,252	-12,298	0	11,933	0	0	0	-103	0	
PROVIDENCE WASHINGTON INS CO	341,433	82,737	-4,807	139,813	89,832	85	35	7	-60	0	
PRUDENTIAL COMMERCIAL INS CO	23,589	14,078	611	0	0	0	0	0	0	0	
PRUDENTIAL GENERAL INS CO	33,551	13,709	617	0	0	0	0	2,104	2,311	110	
PRUDENTIAL PROPERTY & CASUALTY INS CO	2,007,442	518,546	-132,454	1,274,726	958,354	88	29	13,509	10,427	77	
PUBLIC SERVICE MUTUAL INS CO	524,449	150,037	5,344	115,474	69,133	85	37	0	0	0	
PUTNAM REINSURANCE CO	309,303	110,334	8,867	109,756	78,872	75	27	0	0	0	
PXRE REINSURANCE CO	795,900	457,217	39,517	177,258	81,247	48	33	0	0	0	
QBE INS CORP	178,952	73,601	250	34,222	17,052	67	30	308	87	28	
QBE REINSURANCE CORP	671,815	250,240	762	302,051	179,239	66	31	0	0	0	
QUADRANT INDEMNITY CO	105,695	28,772	598	32,955	19,674	75	29	0	-1	0	
RADIAN ASSET ASSURANCE INC	657,383	309,459	33,370	94,148	30,328	34	26	95	0	0	
RADIAN GUARANTY INC	2,406,500	163,545	411,594	607,222	161,281	27	23	5,045	1,426	28	
RADIAN REINSURANCE INC	967,232	272,136	78,351	80,752	15,790	18	39	0	0	0	
RAMPART INS CO	156,233	44,726	-1,788	100	-781	999	999	0	-2	0	
RANGER INS CO	229,325	44,937	-6,521	84,739	50,489	74	37	1,870	3,574	191	
RECIPROCAL OF AMERICA	396,348	-209,593	-137,712	130,569	144,790	183	21	0	0	0	
REDLAND INS CO	93,598	22,874	3,878	1,186	-299	0	0	419	313	75	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
REGAL INS CO	32,077	13,348	1,278	14,354	9,100	87	13	149	83	55	
REGENT INS CO	234,021	101,764	6,104	93,799	56,218	72	29	143,056	73,124	51	
REINSURANCE CO OF AMERICA INC	12,956	5,086	68	0	-312	0	0	0	0	0	
REPUBLIC FRANKLIN INS CO	73,900	21,796	550	19,243	12,087	80	32	1,927	2,266	118	
REPUBLIC INDEMNITY CO OF AMERICA	630,325	186,372	23,918	209,096	126,872	72	24	0	0	0	
REPUBLIC INDEMNITY CO OF CA	32,657	10,001	825	6,467	3,924	72	24	0	0	0	
REPUBLIC INS CO	74,677	12,091	-274	0	0	0	0	0	-8	0	
REPUBLIC MORTGAGE INS CO	1,482,663	161,591	167,654	299,374	40,927	15	36	4,076	680	17	
REPUBLIC WESTERN INS CO	513,493	165,585	3,915	147,927	88,444	87	43	2,525	547	22	
RESIDENTIAL GUARANTY CO	267,411	84,276	44,034	64,601	15,512	24	10	0	0	0	
RESPONSE INS CO	90,258	37,393	1,112	37,225	26,011	86	26	6	0	7	
RISCORP NATIONAL INS CO	9,908	9,871	-837	0	0	0	0	0	0	0	
RLI INS CO	895,084	401,269	6,529	223,626	114,387	60	42	6,016	1,296	22	
ROCHDALE INS CO	20,969	4,162	720	2,995	1,026	37	41	6	0	0	
ROCKFORD MUTUAL INS CO	40,732	12,114	3,602	29,929	17,702	68	31	3,945	2,398	61	
ROYAL & SUNALLIANCE PERSONAL INS CO	375,603	372,827	29,420	178	86	48	97	0	0	0	
ROYAL INDEMNITY CO	2,456,034	547,928	-126,536	674,555	505,682	99	32	15,760	7,277	46	
ROYAL INS CO OF AMERICA	2,198,884	415,745	-148,959	674,555	505,682	99	32	16,120	7,801	48	
RURAL COMMUNITY INS CO	1,147,030	83,902	940	279,098	484,177	174	1	14,688	17,246	117	
RURAL MUTUAL INS CO	157,253	39,680	-2,379	96,385	66,551	76	29	113,558	77,798	69	
SAFECO INS CO OF AMERICA	3,384,999	826,071	146,358	1,492,023	902,763	74	31	23,051	16,441	71	
SAFECO INS CO OF IL	476,804	125,504	14,171	226,064	136,782	74	31	3,856	885	23	
SAFECO INS CO OF INDIANA	11,438	10,623	310	0	0	0	0	0	0	0	
SAFECO NATIONAL INS CO	196,406	53,963	10,712	90,426	54,713	74	31	5	-74	0	
SAFEGUARD INS CO	424,633	69,056	-17,623	134,911	101,136	99	32	1,003	509	51	
SAFETY NATIONAL CASUALTY CORP	837,980	212,706	15,346	152,358	97,189	69	30	585	229	39	
SAFEWAY INS CO	319,509	160,644	13,983	212,908	126,488	72	28	0	0	0	
SAGAMORE INS CO	129,601	76,985	4,513	43,358	22,932	61	33	211	106	50	
SAN FRANCISCO REINS CO	270,875	227,045	17,312	-4,230	-3,770	76	3	0	0	0	
SCOR REINSURANCE CO	2,047,897	405,798	-64,319	424,279	320,732	88	27	0	0	0	
SCOTTSDALE INDEMNITY CO	12,818	12,815	600	0	0	0	0	135	33	24	
SEA INS CO OF AMERICA THE	806,049	89,585	-38,059	269,822	204,773	100	32	0	0	0	
SEABOARD SURETY CO	259,568	126,767	8,935	50,927	31,361	75	30	207	-144	0	
SEATON INS CO	63,535	53,030	-414	36	29,144	999	0	0	26	0	
SECURA INS A MUTUAL CO	328,530	105,091	6,707	182,477	95,844	63	31	47,162	24,714	52	
SECURA SUPREME INS CO	37,484	13,289	1,235	20,275	10,649	63	29	40,544	23,740	59	
SECURIAN CASUALTY CO	8,799	8,429	150	0	-20	0	0	0	0	0	
SECURITY INS CO OF HARTFORD	933,887	144,661	-46,153	269,822	202,273	99	32	7,395	8,586	116	
SECURITY NATIONAL INS CO	19,832	19,189	591	0	0	0	0	0	0	0	
SECURITY UNION TITLE INS CO	101,452	52,639	-624	60,340	3,717	6	139	2,565	17	1	
SELECT INS CO	159,314	54,933	1,972	39,388	29,118	90	21	147	81	55	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
SELECTIVE INS CO OF AMERICA	1,388,273	304,047	15,392	560,482	348,176	73	29	125	80	64
SELECTIVE INS CO OF SC	233,965	54,423	3,491	90,889	56,461	73	29	13,802	8,564	62
SELECTIVE INS CO OF THE SOUTHEAST	174,352	35,222	857	70,691	43,914	73	29	2,864	1,457	51
SENECA INS CO INC	181,499	71,927	11,419	68,470	25,883	51	38	0	0	0
SENTINEL INS CO LTD	94,343	51,043	3,467	23,035	13,795	71	28	0	0	0
SENTRY CASUALTY CO	15,156	14,958	579	0	0	0	0	0	0	0
SENTRY INS A MUTUAL CO	3,872,592	1,965,959	29,496	846,182	575,306	80	25	113,263	76,008	67
SENTRY SELECT INS CO	463,524	131,572	3,580	141,030	95,884	80	25	8,517	5,966	70
SHEBOYGAN FALLS MUTUAL INS CO	8,771	3,556	-165	4,828	2,597	65	46	7,745	3,773	49
SHELBY CASUALTY INS CO	35,842	25,063	1,168	0	-407	0	0	0	-2	0
SHELBY INS CO THE	55,866	52,288	751	0	0	0	0	384	456	119
SIRIUS AMERICA INS CO	196,993	74,050	-6,275	55,145	32,484	68	27	2,547	1,182	46
SOCIETY INS A MUTUAL CO	162,275	50,857	-5,862	80,109	37,818	63	26	83,007	35,024	42
SOMPO JAPAN INS CO OF AMERICA	359,944	79,901	-26,175	64,761	72,370	136	45	208	166	80
SOUTH CAROLINA INS CO	34,774	6,994	9,079	10,726	4,620	61	70	45	4	9
SOUTHERN GENERAL INS CO	76,848	31,615	1,346	52,438	32,938	70	43	0	0	0
SOUTHERN-OWNERS INS CO	104,918	28,005	4,133	54,077	31,227	64	23	0	0	0
SPECIALTY NATIONAL INS CO	75,978	19,447	-13,070	30,582	24,476	115	34	8,953	4,273	48
ST PAUL FIRE & CASUALTY INS CO	13,304	13,294	669	0	0	0	0	22,632	5,518	24
ST PAUL FIRE & MARINE INS CO	17,029,715	4,925,779	504,763	4,675,169	2,871,804	74	30	63,715	21,959	34
ST PAUL GUARDIAN INS CO	34,214	34,197	2,328	0	0	0	0	6,766	3,130	46
ST PAUL MEDICAL LIABILITY INS CO	171,065	43,482	5,799	50,927	31,361	75	30	253	-31	0
ST PAUL MERCURY INS CO	67,831	67,797	3,950	0	0	0	0	19,821	6,097	31
STANDARD FIRE INS CO THE	3,172,943	741,652	-38,714	683,691	617,741	101	24	6,495	2,547	39
STANDARD GUARANTY INS CO	95,944	30,721	7,137	41,449	14,115	39	61	149	69	46
STAR INS CO	312,547	93,833	5,045	104,466	58,436	75	33	654	67	10
STARNET INS CO	43,194	20,289	150	5,136	3,147	74	23	0	0	0
STATE AUTO INS CO OF WISCONSIN	19,273	7,465	-168	10,289	6,538	75	32	21,689	9,967	46
STATE AUTO NATIONAL INS CO	76,176	16,761	-1,806	62,711	46,571	84	24	2,163	1,423	66
STATE AUTO PROPERTY & CASUALTY INS CO	983,791	245,614	16,386	614,498	379,259	72	30	2,096	848	40
STATE AUTOMOBILE MUTUAL INS CO	1,147,701	752,895	374	207,931	141,902	78	30	9,102	5,624	62
STATE FARM FIRE & CASUALTY CO	15,129,137	3,111,055	-632,316	7,918,873	5,151,198	77	31	143,849	95,777	67
STATE FARM GENERAL INS CO	2,675,032	609,614	-32,270	1,307,531	819,944	80	30	-9	-880	999
STATE FARM MUTUAL AUTOMOBILE INS CO	65,816,451	31,600,585	-1,994,387	29,147,700	22,418,857	92	23	298,098	213,848	72
STATE FUND MUTUAL INS CO	193,897	33,931	2,036	70,333	46,931	81	19	0	0	0
STATE NATIONAL INS CO INC	105,951	59,838	4,645	58,356	26,912	51	44	1,132	339	30
STATE NATIONAL SPECIALTY INS CO	12,477	7,500	295	392	249	73	0	0	0	0
STATESMAN INS CO	6,015	5,800	165	0	0	0	0	0	0	0
STATEWIDE INS CO	36,854	5,125	1	17,089	14,132	93	25	344	717	208
STEWART TITLE GUARANTY CO	651,618	309,342	21,816	1,234,159	51,615	4	94	14,069	111	1
STONEBRIDGE CASUALTY INS CO	23,541	12,684	2,392	17,231	8,512	55	29	791	112	14

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
STONEWALL INS CO	83,010	64,193	300	0	-416	0	0	0	0	0	
STONINGTON INS CO	18,064	17,249	83	799	-4,549	0	391	189	196	103	
STRATFORD INS CO	126,149	40,222	2,271	14,536	6,668	69	32	706	353	50	
SUMITOMO MARINE & FIRE INS CO OF AMERICA	234,014	96,437	192	59,410	37,991	84	51	437	-8	0	
SUPERIOR INS CO	57,094	10,389	-6,149	26,620	23,236	126	8	0	0	0	
SWISS REINSURANCE AMERICA CORP	10,268,788	2,391,286	79,074	1,403,337	1,080,470	71	41	0	0	0	
TEACHERS INS CO	259,377	75,025	249	198,210	131,984	79	24	2,377	1,329	56	
THE INS CO	98,582	32,245	747	38,003	19,420	68	30	640	178	28	
TICO INS CO	10,099	8,559	458	931	572	83	10	0	0	0	
TICOR TITLE INS CO	227,987	72,212	13,794	278,183	23,074	8	100	10,685	457	4	
TIG INDEMNITY CO	20,491	20,274	829	0	0	0	0	5	-3	0	
TIG INS CO	3,492,243	1,095,257	-113,557	815,520	589,670	99	39	11,107	14,157	127	
TIG INS CO OF TX	6,256	6,239	350	0	0	0	0	0	0	0	
TIG INS CORP OF AMER	20,843	20,710	1,000	0	0	0	0	0	0	0	
TIG PREMIER INS CO	39,777	35,711	1,349	0	0	0	0	163	1,198	734	
TITAN INDEMNITY CO	131,559	81,980	17,448	51,032	35,004	77	43	0	-2	0	
TITLE INS CO OF OREGON	39,126	15,355	9,066	58,117	2,431	4	119	1,805	0	0	
TOA REINSURANCE CO OF AMERICA THE	907,084	253,016	18,689	218,802	159,467	79	24	0	0	0	
TOKIO MARINE & FIRE INS CO LTD THE	1,111,936	326,285	18,624	242,325	168,071	89	22	486	341	70	
TOYOTA MOTOR INS CO	87,613	20,919	1,320	24,623	17,614	73	32	860	-180	0	
TRADERS & GENERAL INS CO	7,521	7,487	204	0	0	0	0	0	0	0	
TRANS PACIFIC INS CO	42,090	30,430	457	348	897	510	0	0	-1	0	
TRANSATLANTIC REINSURANCE CO	5,277,705	1,545,944	114,648	2,085,370	1,498,559	75	27	0	0	0	
TRANSCONTINENTAL INS CO	152,152	79,426	64,511	0	0	0	0	26,734	24,221	91	
TRANSGUARD INS CO OF AMERICA INC	111,401	35,863	7,609	66,134	29,632	54	26	296	22	8	
TRANSIT MUTUAL INS CORP OF WI	7,842	5,644	-56	1,755	911	68	36	1,895	911	48	
TRANSNATION TITLE INS CO	173,331	95,270	18,653	233,960	19,223	8	105	2,097	100	5	
TRANSPORT INS CO	111,533	23,887	2,673	0	-89	0	0	0	-87	0	
TRANSPORTATION INS CO	76,847	70,178	29,372	0	0	0	0	45,310	29,958	66	
TRAVCO INS CO	199,206	54,764	-1,492	36,977	35,413	107	24	2,668	1,960	73	
TRAVELERS CASUALTY & SURETY CO	13,390,845	2,572,746	-314,878	2,823,415	2,702,661	107	25	4,631	17,850	385	
TRAVELERS CASUALTY & SURETY CO OF AM	2,196,986	707,744	131,149	580,467	186,342	38	40	6,307	1,084	17	
TRAVELERS CASUALTY & SURETY CO OF IL	1,668,110	352,325	-41,016	377,170	361,208	107	24	-2	-489	999	
TRAVELERS CASUALTY CO OF CT	303,108	60,133	-5,955	65,738	62,956	107	24	0	-44	0	
TRAVELERS COMMERCIAL CASUALTY CO	284,917	62,655	-8,527	65,738	62,956	107	24	0	0	0	
TRAVELERS COMMERCIAL INS CO	308,212	66,287	-993	65,738	62,956	107	24	473	344	73	
TRAVELERS HOME AND MARINE INS CO THE	215,282	56,638	-488	36,977	35,413	107	24	0	0	0	
TRAVELERS INDEMNITY CO OF AMERICA THE	480,744	112,757	-10,091	106,824	102,303	107	24	3,146	1,626	52	
TRAVELERS INDEMNITY CO OF CT THE	862,987	254,545	-17,835	188,996	180,998	107	24	9,767	4,215	43	
TRAVELERS INDEMNITY CO OF IL	252,193	74,390	-2,260	49,303	47,217	107	24	53,589	29,335	55	
TRAVELERS INDEMNITY CO THE	12,544,426	3,963,326	-384,458	2,316,088	2,216,106	107	25	10,169	6,111	60	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
TRAVELERS INS CO THE	55,274,525	6,942,824	3,015	0	0	0	0	10,764	8,424	78	
TRAVELERS PROPERTY CASUALTY INS CO	194,852	50,202	-2,615	41,086	39,347	107	24	0	-155	0	
TRENWICK AMERICA REINS CORP	1,050,828	125,939	-106,682	347,767	312,744	100	35	0	0	0	
TRI STATE INS CO OF MN	52,909	26,278	1,539	0	0	0	0	12,178	8,504	70	
TRIAD GUARANTY INS CORP	405,400	112,880	60,203	103,571	13,501	13	38	34	1	2	
TRINITY UNIVERSAL INS CO	2,344,468	517,258	-140,844	1,280,261	892,588	85	30	-122	-424	347	
TRINITY UNIVERSAL INS CO OF KS INC	11,843	11,812	414	0	0	0	0	0	0	0	
TRITON INS CO	709,101	293,295	89,344	185,208	53,878	30	22	4,168	1,362	33	
TRUCK INS EXCHANGE	1,357,002	275,557	-91,917	799,122	497,584	78	28	2,344	916	39	
TRUMBULL INS CO	118,194	43,848	4,083	38,392	22,991	71	28	449	141	31	
TRUSTGARD INS CO	43,477	12,622	471	32,606	20,717	74	28	0	0	0	
TWIN CITY FIRE INS CO	397,300	181,781	19,207	115,176	68,973	71	28	12,562	10,712	85	
ULICO CASUALTY CO	132,928	55,319	-10,757	37,200	21,690	85	47	404	-197	0	
UNDERWRITERS INDEMNITY CO	31,296	25,388	789	1,469	942	59	52	0	0	0	
UNDERWRITERS REINSURANCE CO	74,840	60,005	-16,051	0	0	0	0	0	0	0	
UNIGARD INDEMNITY CO	58,453	23,276	1,531	25,901	15,454	73	31	0	0	0	
UNIGARD INS CO	470,705	167,791	-23,462	222,750	132,904	73	31	12	2	16	
UNIONE ITALIANA REINS CO OF AMER INC	68,354	33,384	512	-163	1,551	0	0	0	0	0	
UNITED AMERICAS INS CO	10,991	8,575	-42	0	129	999	999	0	0	0	
UNITED EQUITABLE INS CO	11,045	3,001	-980	10,266	5,253	65	38	0	0	0	
UNITED FINANCIAL CASUALTY CO	146,239	53,220	7,758	101,219	54,850	63	28	3	8	265	
UNITED FIRE & CASUALTY CO	728,068	249,375	6,391	318,446	179,251	71	30	9,815	4,746	48	
UNITED FIRE & INDEMNITY CO	25,274	7,059	424	11,510	6,479	71	30	0	0	0	
UNITED GENERAL TITLE INS CO	46,954	17,418	738	199,461	7,667	4	94	34	0	0	
UNITED GUARANTY CREDIT INS CO	16,225	14,878	725	459	255	57	52	8	0	0	
UNITED GUARANTY MORTGAGE INDEMNITY CO	76,484	25,595	9,564	20,888	3,906	21	28	102	0	0	
UNITED GUARANTY RESIDENTIAL INS CO	1,938,453	129,430	228,604	358,374	59,078	19	29	8,461	1,773	21	
UNITED GUARANTY RESIDENTIAL INS CO OF NC	149,926	36,692	18,243	54,420	35,737	67	17	131	9	7	
UNITED NATIONAL SPECIALTY INS CO	84,528	48,841	-1,201	15,689	11,004	105	25	1,041	324	31	
UNITED SECURITY INS CO	8,911	8,875	1,758	0	0	0	0	192	535	279	
UNITED SERVICES AUTOMOBILE ASSN	11,824,521	6,750,278	165,478	3,931,380	2,575,599	78	16	22,965	16,969	74	
UNITED STATES FIDELITY & GUARANTY CO	4,978,742	1,798,445	-21,622	641,949	891,833	130	31	9,247	3,558	38	
UNITED STATES FIRE INS CO	2,006,286	603,422	31,728	403,037	256,098	80	31	6,341	903	14	
UNITED STATES LIABILITY INS CO	468,314	275,506	10,247	92,021	31,602	56	33	788	240	31	
UNITED WISCONSIN INS CO	94,670	48,715	2,686	38,596	19,982	61	17	75,693	44,995	59	
UNIVERSAL SURETY CO	83,796	54,259	2,862	2,543	-28	2	46	451	-434	0	
UNIVERSAL SURETY OF AMERICA	25,513	7,634	115	6,906	4,158	62	72	26	3	10	
UNIVERSAL UNDERWRITERS INS CO	317,805	291,090	162,650	0	0	0	0	20,579	12,544	61	
US SPECIALTY INS CO	255,182	110,836	7,904	64,039	38,317	69	27	1,721	-19	0	
USAA CASUALTY INS CO	4,405,455	1,182,341	186,997	2,517,123	1,672,102	78	15	10,636	7,085	67	
USAA GENERAL INDEMNITY CO	254,996	91,314	19,606	208,001	126,319	71	16	1,153	571	49	

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
USAGENCIES DIRECT INS CO	7,538	6,963	-73	76	109	303	119	0	0	0
UTICA MUTUAL INS CO	1,823,530	387,477	12,414	570,884	358,594	80	32	4,204	1,622	39
VALIANT INS CO	13,918	13,898	519	0	0	0	0	1,043	192	18
VALLEY FORGE INS CO	52,529	43,716	46,743	0	0	0	0	4,129	-13,843	0
VANLINER INS CO	261,836	93,839	2,857	94,864	65,802	84	16	1,262	552	44
VENTURE INS CO	11,849	5,326	-840	3,787	2,353	89	22	4,246	2,353	55
VEREX ASSURANCE INC	195,298	163,587	10,494	1,383	-1,796	0	14	15	-29	0
VESTA FIRE INS CORP	682,889	200,086	-74,252	489,159	310,005	79	35	511	367	72
VESTA INS CORP	24,045	10,079	3,149	0	0	0	0	0	-2	0
VICTORIA AUTOMOBILE INS CO	8,557	8,438	338	0	0	0	0	3,297	2,521	76
VICTORIA FIRE & CASUALTY CO	133,968	39,593	1,597	91,678	61,641	76	32	477	183	38
VIGILANT INS CO	275,110	83,635	9,440	38,954	17,341	56	30	13,699	4,281	31
VIKING INS CO OF WI	334,181	50,094	-30,397	107,929	80,909	99	32	4,968	2,996	60
VISION SERVICE PLAN INS CO	149,655	106,624	27,332	312,614	286,698	93	2	0	0	0
VOYAGER PROPERTY & CASUALTY INS CO	87,119	30,674	-1,394	40,837	8,753	23	80	541	353	65
WARNER INS CO	23,838	17,332	929	10,566	7,338	84	25	6	-3	0
WASHINGTON INTERNATIONAL INS CO	87,319	33,078	1,182	6,606	353	39	52	88	14	16
WAUSAU BUSINESS INS CO	126,243	38,843	3,398	31,668	21,735	85	22	23,943	17,656	74
WAUSAU GENERAL INS CO	137,112	47,804	3,012	31,668	21,735	85	22	6,986	3,320	48
WAUSAU UNDERWRITERS INS CO	191,653	92,786	6,078	31,668	21,735	85	22	36,783	23,933	65
WEA PROPERTY & CASUALTY INS CO	9,668	2,903	-57	6,258	4,190	78	28	7,284	4,392	60
WESCO INS CO	321,046	146,722	70,776	166,468	41,216	26	32	1,609	502	31
WEST AMERICAN INS CO	1,618,147	371,076	42,778	644,225	385,268	75	35	11,313	6,869	61
WEST BEND MUTUAL INS CO	856,048	231,008	26,024	441,167	243,464	64	29	212,352	114,169	54
WESTCHESTER FIRE INS CO	1,267,619	404,681	80,277	405,411	196,853	61	16	7,283	5,496	75
WESTERN AGRICULTURAL INS CO	94,345	31,567	-2,682	51,823	37,426	83	27	0	0	0
WESTERN CONTINENTAL INS CO	19,202	11,735	1,986	0	451	0	0	0	0	0
WESTERN DIVERSIFIED CASUALTY INS CO	30,019	25,319	1,623	0	0	0	0	1,023	2,008	196
WESTERN INDEMNITY INS CO	29,505	2,125	4,931	-1	-9,822	999	0	0	0	0
WESTERN NATIONAL ASSURANCE CO	26,285	7,424	367	0	75	0	0	0	0	0
WESTERN NATIONAL MUTUAL INS CO	250,636	75,186	11,219	129,120	81,701	77	22	11,293	6,171	55
WESTERN SURETY CO	633,099	218,585	30,823	288,899	73,920	31	60	1,461	157	11
WESTFIELD INS CO	1,405,702	309,255	10,920	753,377	447,297	70	32	7,649	1,900	25
WESTFIELD NATIONAL INS CO	302,249	89,980	7,843	154,235	91,573	70	32	1,459	157	11
WESTPORT INS CORP	1,295,134	280,458	-53,575	349,507	305,241	106	33	14,251	86,051	604
WILLIAMSBURG NATIONAL INS CO	15,759	11,228	-1,030	2,367	1,226	94	67	61	52	85
WILSHIRE INS CO	106,252	31,621	2,815	67,886	42,039	71	28	153	-3	0
WILSON MUTUAL INS CO	32,101	12,576	-541	12,730	7,880	75	34	22,304	12,642	57
WINDSOR INS CO	276,939	75,359	4,018	135,563	85,945	87	13	5,670	3,548	63
WISCONSIN AMERICAN MUTUAL INS CO	12,381	4,182	-1,487	9,396	7,059	90	30	16,808	10,842	65
WISCONSIN COUNTY MUTUAL INS CORP	49,313	21,819	5,080	12,092	4,187	50	9	15,850	8,356	53

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
WISCONSIN HEALTH CARE LIABILITY INS PLAN	106,961	10,396	-4,034	1,790	-6,958	0	39	1,790	-6,958	0
WISCONSIN LAWYERS MUTUAL INS CO	21,287	12,316	810	2,896	336	45	26	3,830	136	4
WISCONSIN MUNICIPAL MUTUAL INS CO	42,494	31,054	-538	1,944	1,503	62	33	2,559	847	33
WISCONSIN MUTUAL INS CO	49,342	16,020	2,726	41,346	27,932	75	21	45,861	30,675	67
WISCONSIN REINSURANCE CORP	41,916	17,883	889	25,265	18,105	80	17	0	0	0
WMAC CREDIT INS CORP	4,901	4,824	-26	1	0	0	999	0	0	0
WORKMEN'S AUTO INS CO	71,574	25,276	275	57,199	32,093	74	27	0	0	0
WORLDWIDE DIRECT AUTO INS CO	21,503	21,498	195	0	0	0	0	0	0	0
WORLDWIDE INS CO	34,659	34,650	816	0	0	0	0	834	211	25
XL CAPITAL ASSURANCE INC	180,993	122,308	-7,819	3,466	0	0	163	2	0	0
XL INS AM INC	395,250	110,298	17,253	14,411	-8,395	126	5	4,160	2,484	60
XL INS CO OF NEW YORK INC	85,456	35,853	-1,924	30,987	25,788	99	21	0	0	0
XL REINSURANCE AMERICA INC	3,877,103	1,138,641	73,883	336,434	280,009	99	13	0	0	0
XL SPECIALTY INS CO	416,386	74,962	8,805	30,987	25,788	99	14	3,252	1,644	51
YORK INS CO	48,545	13,092	-974	21,789	14,000	85	35	2	0	14
YOSEMITE INS CO	341,890	227,416	28,695	55,645	15,144	26	27	1,281	239	19
ZENITH INS CO	1,245,747	309,810	19,220	544,168	324,803	79	25	228	185	81
ZURICH AMERICAN INS CO	15,145,491	2,617,850	-279,147	5,759,346	4,002,390	88	20	98,656	52,871	54
ZURICH AMERICAN INS CO OF IL	31,807	31,807	2,508	0	0	0	0	542	642	119

Table G

**2002 Financial Data
of
Life Insurers**

**Includes: Fraternal Insurers
Life Insurers**

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
AAA LIFE INS CO	262,328	25,042	-8,261	76,371	122,939	3,920	640
ACACIA LIFE INS CO	1,032,833	153,098	8,973	36,457	42,561	965	518
ACACIA NATIONAL LIFE INS CO	597,997	36,803	3,283	88,222	82,142	1,379	2,352
ACCELERATION LIFE INS CO	7,446	7,350	444	0	0	0	0
ADMIRAL LIFE INS CO OF AMERICA	8,544	8,485	165	0	0	0	0
ADVANTA LIFE INS CO	9,958	8,993	480	1,502	558	0	0
AETNA HEALTH & LIFE INS CO	1,217,161	129,526	15,512	216,076	220,838	0	0
AETNA LIFE INS CO	25,351,171	1,669,319	84,532	4,260,805	4,130,438	46,617	36,640
AGL LIFE ASSURANCE CO	890,843	10,056	-3,071	366,216	51,684	0	0
AIG ANNUITY INS CO	33,831,368	2,109,026	-262,161	8,523,281	9,657,802	92,609	31,380
AIG LIFE INS CO	13,352,803	433,998	-80,001	946,071	1,332,870	23,954	9,202
AIG SUNAMERICA LIFE ASSUR CO	22,068,132	463,905	-180,737	2,911,056	3,049,610	52,813	66,001
ALL SAVERS INS CO	3,679	3,038	297	120	180	0	0
ALLIANZ LIFE INS CO OF NORTH AMERICA	22,745,493	1,663,934	-326,751	8,439,391	6,612,616	299,277	78,677
ALLMERICA FINANCIAL LIFE INS & ANNUITY CO	13,590,801	427,051	-314,059	2,719,744	2,692,889	63,675	54,596
ALLSTATE ASSURANCE CO	13,574	10,617	232	0	0	0	120
ALLSTATE LIFE INS CO	49,828,440	3,244,897	100,455	7,853,803	6,746,885	34,372	12,993
ALTA HEALTH & LIFE INS CO	114,739	100,216	3,902	15	641	286	384
AMALGAMATED LIFE & HEALTH INS CO	8,475	4,516	1,369	9,097	6,443	0	0
AMALGAMATED LIFE INS CO	40,769	16,983	1,533	24,989	19,502	0	0
AMERIBEST LIFE INS CO	297,259	14,768	-2,651	7,643	28,256	-178	702
AMERICAN AMICABLE LIFE INS CO OF TX	231,812	36,976	12,260	46,986	19,379	354	50
AMERICAN BANKERS LIFE ASSUR CO OF FLA	924,651	161,188	8,107	211,513	97,256	738	2,738
AMERICAN COMMUNITY MUTUAL INS CO	149,031	64,110	18,503	251,826	182,385	51	29
AMERICAN ENTERPRISE LIFE INS CO	7,624,057	493,339	-85,113	2,159,025	2,263,503	31,598	17,244
AMERICAN EQUITY INVESTMENT LIFE INS CO	5,430,919	227,199	25,877	1,563,140	1,604,602	75,906	12,058
AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	36,287,137	2,112,708	505,455	8,624,953	6,623,035	35,537	15,029
AMERICAN FAMILY LIFE INS CO	2,769,804	237,896	3,876	337,530	305,645	82,995	47,356
AMERICAN FIDELITY ASSUR CO	2,117,946	146,661	19,656	369,403	253,722	6,199	2,477
AMERICAN FIDELITY LIFE INS CO	409,243	64,491	1,966	18,336	9,743	151	55
AMERICAN FINANCIAL SECURITY LIFE INS CO	2,161	2,050	1,487	16	11	0	0
AMERICAN FOUNDERS LIFE INS CO	624,530	30,683	-15,304	41,322	49,996	856	1,328
AMERICAN FRATERNAL UNION	22,008	795	-2	1,916	2,119	4	6
AMERICAN GENERAL ASSUR CO	1,294,271	138,596	11,827	686,371	480,358	14,558	10,035
AMERICAN GENERAL LIFE & ACCIDENT INS CO	8,439,897	443,466	376,830	828,599	759,980	157	419
AMERICAN GENERAL LIFE INS CO	20,832,014	2,863,221	538,265	1,787,679	2,230,283	19,694	18,344
AMERICAN HEALTH & LIFE INS CO	1,283,865	265,392	132,002	164,065	18,440	682	1,491
AMERICAN HERITAGE LIFE INS CO	1,723,227	162,950	-12,998	404,994	286,058	7,356	3,073
AMERICAN HOME LIFE INS CO THE	108,130	11,442	354	12,732	10,876	94	16
AMERICAN INCOME LIFE INS CO	1,047,747	131,394	53,815	342,231	161,598	12,133	2,682
AMERICAN INTERNATIONAL LIFE ASSURNC CO OF NY	7,962,836	441,062	-62,760	1,226,982	1,588,461	275	2,244

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM& ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
AMERICAN INVESTORS LIFE INS CO	7,557,970	335,415	-12,014	1,224,736	1,278,925	24,189	17,731
AMERICAN LIFE & HEALTH INS CO	19,138	12,682	2,095	3,932	3,522	3	3
AMERICAN LIFE INS CO OF NY THE	112,188	29,801	-10,538	4,654	6,833	34	32
AMERICAN MATURITY LIFE INS CO	78,431	35,725	995	190	1,870	42	300
AMERICAN MEMORIAL LIFE INS CO	1,074,632	93,883	7,755	303,180	253,343	3,756	2,890
AMERICAN MODERN LIFE INS CO	56,739	14,452	293	11,509	8,952	2,601	592
AMERICAN NATIONAL INS CO	8,059,065	1,613,897	417,741	1,171,915	1,184,915	86,881	10,369
AMERICAN NATIONAL LIFE INS CO OF TX	150,183	49,981	3,198	117,310	91,867	2,813	1,272
AMERICAN PARTNERS LIFE INS CO	418,976	40,243	-2,618	73,169	94,349	368	204
AMERICAN REPUBLIC INS CO	456,013	187,942	31,015	394,143	265,665	55,475	38,650
AMERICAN SKANDIA LIFE ASSURANCE CORP	22,464,924	279,957	-192,474	3,348,011	3,261,917	84,827	69,018
AMERICAN SLOVENIAN CATHOLIC UNION (KSKJ)	57,663	6,211	-164	7,338	8,241	311	122
AMERICAN STATES LIFE INS CO	554,176	79,163	16,403	53,463	55,149	758	1,117
AMERICAN UNITED LIFE INS CO	9,117,846	618,726	-42,147	1,700,132	897,326	21,119	19,650
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	1,622,643	130,095	3,226	335,350	321,137	2,440	446
AMERICOM LIFE & ANNUITY INS CO	153,705	11,821	-7,563	112,286	80,367	7,206	212
AMERITAS LIFE INS CORP.	2,302,771	586,672	41,480	444,979	334,492	19,644	5,723
AMERITAS VARIABLE LIFE INS CO	2,004,963	72,702	-21,376	308,838	459,984	13,783	14,117
AMERUS LIFE INS CO	5,310,558	241,477	-55,439	741,922	733,584	40,228	34,437
AMICA LIFE INS CO	668,483	97,245	9,011	118,410	117,671	178	63
ANNUITY & LIFE REASSURANCE AMERICA INC	81,445	14,046	-5,210	17,779	18,806	1,347	4,706
ANNUITY INVESTORS LIFE INS CO	968,511	38,588	-17,671	246,483	225,397	5,398	2,400
ANTHEM ALLIANCE HEALTH INS CO	87,817	76,250	1,191	0	2,680	0	0
ANTHEM LIFE INS CO	244,830	64,262	12,307	97,459	65,247	3	11
ASSOCIATES FINANCIAL LIFE INS CO	880,585	419,666	110,571	-36,547	-100,626	-972	1,349
ASSURED LIFE ASSOCIATION	58,438	6,869	-1,536	10,115	10,477	232	71
ASSURITY LIFE INS CO	173,951	30,792	3,257	46,444	29,128	1,415	592
ATLANTA LIFE INS CO	99,906	28,138	1,290	56,513	46,462	47	60
AURORA NATIONAL LIFE ASSURNC CO	3,847,565	305,919	8,026	2,598	-81,549	926	7,375
AUSA LIFE INS CO INC	12,057,358	521,278	-104,664	1,810,656	2,088,416	5,592	10,537
AUTO CLUB LIFE INS CO	344,451	23,559	-1,040	67,613	67,034	99	66
AUTO OWNERS LIFE INS CO	1,158,591	153,306	13,862	131,878	156,943	2,996	1,211
AXA CORPORATE SOLUTIONS LIFE REINS CO	597,595	125,360	-203,384	152,064	366,624	0	0
BALBOA LIFE INS CO	121,444	68,178	2,446	22,819	-597	199	271
BALTIMORE LIFE INS CO THE	774,413	26,116	-24,706	312,144	305,288	2,274	1,678
BANKERS FIDELITY LIFE INS CO	97,528	25,850	4,002	60,783	42,619	13	0
BANKERS LIFE & CASUALTY CO	5,865,337	281,105	-12,662	2,253,946	1,683,689	86,461	51,925
BANKERS NATIONAL LIFE INS CO	723,855	30,110	-91,959	28,095	54,769	365	1,220
BANKERS RESERVE LIFE INS CO OF WI	11,168	4,191	1,137	3,876	2,975	0	0
BANNER LIFE INS CO	1,010,077	280,589	14,202	197,679	125,277	3,240	1,129
BAPTIST LIFE ASSN	20,879	866	155	1,943	2,189	4	0

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
BCS LIFE INS CO	129,395	63,486	2,729	141,901	118,529	26	13
BENEFICIAL LIFE INS CO	2,313,472	180,532	4,641	308,839	372,924	91	28
BERKSHIRE HATHAWAY LIFE INS CO OF NE	1,778,392	535,568	74,021	38,361	41,528	0	3,448
BERKSHIRE LIFE INS CO OF AMERICA	1,564,883	246,386	-15,991	190,114	110,499	337	0
BLUE CROSS & BLUE SHIELD UNITED OF WI	303,705	150,220	116,400	622,972	509,640	600,859	507,501
BOSTON MUTUAL LIFE INS CO	687,318	63,746	-2,229	205,724	166,228	2,527	1,832
BUSINESS MENS ASSURNC CO OF AMER	2,632,757	256,897	-40,394	424,783	559,792	4,638	2,595
CANADA LIFE ASSURNC CO THE	4,558,001	379,830	-31,545	715,057	530,071	18,419	8,683
CANADA LIFE INS CO OF AMER	2,874,171	136,869	5,552	302,242	415,139	206	1,847
CAPITOL LIFE INS CO THE	325,013	13,620	-3,990	1,873	14,855	0	395
CATHOLIC AID ASSOCIATION THE	413,714	21,029	-5,082	36,874	51,274	1,487	428
CATHOLIC FAMILY LIFE INS	233,519	9,507	-5,022	26,702	32,106	18,217	10,760
CATHOLIC KNIGHTS	602,328	44,432	-3,506	52,588	69,286	50,485	26,592
CATHOLIC ORDER OF FORESTERS	460,712	32,155	-7,085	53,153	56,614	12,170	7,261
CATHOLIC WORKMAN	60,222	2,008	-1,066	21,023	21,542	118	0
CELTIC INS CO	114,693	49,650	3,110	151,370	98,412	2,374	2,037
CENTRAL BENEFITS NATL LIFE INS CO	13,653	9,981	58	7,004	6,015	1,786	1,416
CENTRAL NATIONAL LIFE INS CO OF OMAHA THE	11,649	11,406	2	0	-45	4	1
CENTRAL RESERVE LIFE INS CO	93,396	30,584	6,767	187,664	129,736	5,388	3,849
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	350,545	77,573	1,966	138,745	86,004	6,064	2,310
CENTRAL UNITED LIFE INS CO	279,030	32,038	7,615	79,520	77,242	225	325
CENTRE LIFE INS CO	1,881,871	120,606	14,695	12,194	21,550	782	113
CENTURION LIFE INS CO	975,307	766,739	30,014	119,807	100,967	1,381	550
CGU LIFE INS CO OF AMERICA	3,644,598	186,687	-32,257	151,587	764,776	3,388	2,542
CHARTER NATIONAL LIFE INS CO	313,358	24,559	912	0	-7	25	1,097
CHASE LIFE & ANNUITY CO	128,119	37,915	-6,874	88,187	90,342	219	384
CHESAPEAKE LIFE INS CO THE	53,252	21,143	1,331	2,560	2,268	2	6
CIGNA LIFE INS CO	45,497	17,219	398	78	7,304	28	351
CINCINNATI LIFE INS CO THE	1,865,885	408,262	16,939	206,800	202,538	5,575	760
CITICORP LIFE INS CO	1,010,288	738,292	25,766	28,697	33,763	19	21
CLARICA LIFE INS CO US	3,296,962	122,325	-25,719	831,748	851,084	31,255	3,170
CLARICA LIFE REINSURANCE CO	23,366	23,115	493	0	0	0	0
CM ASSURANCE CO	9,227	9,172	238	0	0	0	0
CM LIFE INS CO	6,108,592	340,763	590	1,830,138	1,589,940	30,606	8,192
CNA GROUP LIFE ASSURANCE CO	2,968,339	391,829	-44,652	1,314,795	1,004,019	101	14
COLONIAL LIFE & ACCIDENT INS CO	1,193,521	187,656	27,631	666,345	387,862	4,665	2,012
COLONIAL PENN LIFE INS CO	851,850	41,053	-24,494	71,980	54,200	3,436	3,036
COLORADO BANKERS LIFE INS CO	109,566	21,482	-597	35,036	22,736	180	72
COLUMBIA UNIVERSAL LIFE INS CO	200,255	27,611	229	0	5,634	99	182
COLUMBIAN LIFE INS CO	186,810	23,843	768	73,008	51,052	1,384	623
COLUMBIAN MUTUAL LIFE INS CO	326,559	38,908	-546	36,745	26,581	7	5

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM& ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
COLUMBUS LIFE INS CO	2,149,899	285,147	-10,897	187,728	206,944	705	238
COMBINED INS CO OF AMER	2,260,862	501,509	-35,150	1,231,722	699,243	25,301	11,133
COMMERCIAL TRAVELERS MUTUAL INS CO	34,209	5,309	-4,294	45,052	36,170	43	11
COMPANION LIFE INS CO	70,362	41,280	3,417	61,581	33,238	3,645	2,424
CONGRESS LIFE INS CO	6,042	5,860	39	427	228	9	7
CONNECTICUT GENERAL LIFE INS CO	66,797,875	2,297,816	-444,860	6,468,301	8,299,119	457,034	112,096
CONSECO ANNUITY ASSURANCE CO	5,937,396	232,124	-81,313	335,502	502,090	3,868	38,189
CONSECO HEALTH INS CO	1,683,668	100,312	-45,746	354,122	303,222	18,476	7,990
CONSECO LIFE INS CO	4,252,843	146,897	-79,744	479,438	578,171	6,299	9,703
CONSECO MEDICAL INS CO	350,709	59,923	9,778	80,263	23,059	3,449	5,659
CONSECO SENIOR HEALTH INS CO	2,654,513	136,632	-133,621	454,703	614,188	6,163	3,562
CONSECO VARIABLE INS CO	1,875,118	61,588	-19,475	308,077	56,436	2,820	13,698
CONSTITUTION LIFE INS CO	92,856	10,415	-3,633	7,847	75,267	18,420	11,002
CONTINENTAL AMERICAN INS CO	41,851	11,631	2,237	28,819	11,621	4	10
CONTINENTAL ASSURANCE CO	8,322,451	1,253,547	75,675	497,231	633,361	8,172	9,734
CONTINENTAL GENERAL INS CO	365,399	33,755	-13,684	291,834	238,086	7,902	5,529
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	77,497	27,420	3,584	102,177	74,688	82	76
CORPORATE HEALTH INS CO	68,099	43,337	66,716	232,730	77,798	0	0
COUNTRY INVESTORS LIFE ASSURANCE CO	1,217,066	88,484	310	145,723	193,966	286	393
COUNTRY LIFE INS CO	4,265,879	852,594	22,255	432,654	377,896	3,349	2,647
COVENTRY HEALTH & LIFE INS CO	94,426	40,594	12,080	180,571	140,769	0	0
CROATIAN CATHOLIC UNION OF USA	9,308	504	-219	488	721	4	17
CROATIAN FRATERNAL UNION OF AMER	214,111	7,653	2,748	35,040	41,808	408	369
CROWN LIFE INS CO	405,130	42,427	3,698	16,225	30,290	1,232	1,917
CSA FRATERNAL LIFE	111,084	5,868	-195	6,718	10,162	45	242
CUNA MUTUAL INS SOCIETY	2,598,379	502,075	8,427	1,293,992	1,040,198	122,532	74,995
CUNA MUTUAL LIFE INS CO	5,618,891	208,782	-29,271	1,260,582	781,197	397,037	63,109
DEGREE OF HONOR PROTECTIVE ASSN	153,349	3,969	-1,709	41,292	44,717	6,860	1,525
DELAWARE AMERICAN LIFE INS CO	98,257	33,583	7,547	18,818	6,949	48	9
EMPHEYS INS CO	7,083	6,501	389	2,694	1,946	0	0
EMPIRE GENERAL LIFE ASSURANCE CORP	150,159	43,810	-10,750	47,991	37,473	2,900	1,901
EMPLOYEES LIFE CO MUTUAL	236,791	10,141	-260	28,012	30,344	272	204
EMPLOYERS MODERN LIFE CO	329,481	32,875	-348	73,964	80,865	5,469	1,247
EMPLOYERS REASSURANCE CORP	5,653,158	472,145	-151,642	1,006,115	1,086,376	0	0
EMPLOYES MUTUAL BENEFIT ASSN	805	297	48	488	355	469	348
ENTERPRISE LIFE INS CO	37,104	11,122	2,347	3,203	-24	-1	17
EPIC LIFE INS CO THE	32,706	18,952	657	13,307	10,010	10,893	7,463
EQUITABLE LIFE ASSURANCE SOCIETY OF THE US THE	78,251,332	4,091,291	448,655	11,328,312	10,830,177	167,016	240,415
EQUITABLE LIFE INS CO OF IA	6,586,417	1,129,442	-119,796	1,834,016	1,280,686	6,036	12,919
EQUITABLE OF COLORADO INC THE	525,599	71,007	2,961	19,416	45,563	1,585	960
EQUITABLE RESERVE ASSN	103,430	15,000	-2,212	8,827	10,914	6,855	3,701

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM& ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
EQUITRUST LIFE INS CO	1,610,534	78,287	10,619	876,077	806,321	19	29
ERIE FAMILY LIFE INS CO	1,225,589	93,319	-8,625	224,325	235,186	1,350	24
FAMILY INS CORP	23,323	21,140	1,047	-23	-119	-5	133
FAMILY LIFE INS CO	125,121	24,674	131	29,085	13,035	95	33
FAMILY SERVICE LIFE INS CO	649,514	81,460	-16,264	378	24,055	1	0
FARM BUREAU LIFE INS CO	4,458,897	391,762	14,246	481,954	496,074	24,236	19,852
FARMERS & TRADERS LIFE INS CO	455,292	30,290	-357	57,450	61,111	71	92
FARMERS NEW WORLD LIFE INS CO	6,049,235	978,870	64,635	783,698	712,749	11,228	3,706
FEDERAL HOME LIFE INS CO	2,195,488	956,477	12,726	39,338	92,309	736	3,735
FEDERAL KEMPER LIFE ASSURANCE CO	2,093,457	138,828	8,648	147,745	97,246	7,694	6,316
FEDERAL LIFE INS CO MUTUAL	220,246	41,758	-3,755	22,278	21,638	1,281	1,281
FEDERATED LIFE INS CO	824,311	173,667	17,255	126,806	115,977	5,231	2,839
FEDERATION LIFE INS OF AMER	6,512	798	-226	271	343	347	165
FIDELITY & GUARANTY LIFE INS CO	7,464,816	482,894	-75,621	3,802,178	3,806,213	98,460	10,621
FIDELITY INVESTMENTS LIFE INS CO	9,712,754	387,084	42,979	677,982	1,290,800	14,053	12,909
FIDELITY LIFE ASSN	567,168	232,495	-2,891	14,001	15,379	795	1,238
FIDELITY LIFE INS CO	8,578	8,468	203	0	0	0	0
FIDELITY MUTUAL LIFE INS CO THE	1,002,017	98,604	-4,765	58,725	74,116	158	0
FIDELITY SECURITY LIFE INS CO	402,369	45,499	90	112,237	68,374	5,874	3,643
FINANCIAL AMERICAN LIFE INS CO	19,909	9,646	-721	4,699	3,296	332	32
FINANCIAL BENEFIT LIFE INS CO	277,055	18,692	-358	9,266	19,079	529	2,232
FIRST ALLMERICA FINANCIAL LIFE INS CO	4,843,041	162,193	18,057	413,736	301,204	450	744
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	329,128	75,609	4,952	30,911	38,594	794	247
FIRST CATHOLIC SLOVAK UNION USA	151,850	5,943	-491	18,812	25,412	690	20
FIRST COLONY LIFE INS CO	13,329,727	943,495	67,437	955,733	1,349,076	22,482	23,095
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	2,862	729	621	4,395	2,102	0	0
FIRST HEALTH LIFE & HEALTH INS CO	105,111	15,243	401	10,736	11,760	780	162
FIRST INVESTORS LIFE INS CO	967,832	68,313	4,712	106,265	123,480	515	662
FIRST PENN PACIFIC LIFE INS CO	1,675,259	95,430	16,125	190,330	215,614	4,614	1,288
FIRST VARIABLE LIFE INS CO	211,684	37,115	2,120	12,193	68,605	499	2,616
FORETHOUGHT LIFE ASSURANCE CO	8,941	8,527	318	-1	41	0	0
FORETHOUGHT LIFE INS CO	3,044,123	288,839	-77,432	484,110	525,204	9,211	5,397
FORT DEARBORN LIFE INS CO	1,155,018	296,456	3,098	466,367	274,906	1,056	1,006
FORTIS BENEFITS INS CO	7,321,548	503,324	111,378	1,750,382	1,350,279	69,804	27,860
FORTIS INS CO	617,738	140,573	63,609	473,407	293,227	61,510	38,315
FUNERAL DIRECTORS LIFE INS CO	314,341	30,177	1,651	47,230	48,108	0	0
GARDEN STATE LIFE INS CO	101,202	39,185	-2,865	33,256	20,770	318	172
GE GROUP LIFE ASSURANCE CO	845,065	202,493	28,982	570,119	396,682	4,928	2,842
GE LIFE AND ANNUITY ASSURANCE CO	18,888,319	550,677	-48,848	3,136,340	3,915,739	31,012	36,220
GENERAL & COLOGNE LIFE RE OF AMERICA	1,797,916	324,749	12,823	904,921	823,969	0	0

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM& ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
GENERAL AMERICAN LIFE INS CO	12,285,398	740,781	-91,128	654,458	997,201	39,625	6,109
GENERAL ELECTRIC CAPITAL ASSURANCE CO	30,672,615	2,405,937	-9,383	6,068,980	6,989,063	41,510	21,199
GENERAL FIDELITY LIFE INS CO	320,046	191,819	14,196	-210	-17,984	0	0
GERBER LIFE INS CO	687,228	108,059	18,731	211,851	153,401	6,998	3,166
GERLING GLOBAL LIFE INS CO (US BRANCH)	46,467	24,863	-240	4,032	6,120	0	0
GERLING GLOBAL LIFE REINSURANCE CO	246,901	46,721	-10,205	47,745	50,275	0	0
GLENBROOK LIFE & ANNUITY CO	1,334,201	160,401	4,958	0	0	30,159	9,993
GLOBE LIFE & ACCIDENT INS CO	1,733,775	258,220	84,471	381,647	298,211	5,098	1,543
GOLDEN AMERICAN LIFE INS CO	16,506,157	424,892	-303,011	4,985,455	1,325,729	133,279	21,024
GOLDEN RULE INS CO	1,975,395	207,111	37,916	946,762	801,031	72,916	52,165
GRANGE LIFE INS CO	149,603	18,431	631	32,327	29,115	16	0
GREAT AMERICAN LIFE INS CO	6,389,400	418,590	-23,623	668,281	732,485	5,903	6,235
GREAT SOUTHERN LIFE INS CO	769,364	52,260	1,114	63,346	80,926	744	972
GREAT WEST LIFE & ANNUITY INS CO	26,156,093	1,292,292	205,749	4,551,486	4,782,082	45,262	14,439
GREAT WEST LIFE ASSURANCE CO THE	185,371	40,970	2,407	10,148	18,862	792	1,144
GREAT WESTERN INS CO	201,776	16,187	1,757	77,304	60,107	8,827	1,727
GREATER BENEFICIAL UNION OF PITTSBURGH	267,881	12,982	790	62,319	73,060	2,653	602
GREEK CATHOLIC UNION OF THE USA	487,917	24,280	1,720	62,121	83,697	5,796	12
GUARANTEE RESERVE LIFE INS CO	286,455	24,826	-462	139,307	77,360	1,799	849
GUARANTEE TRUST LIFE INS CO	246,469	53,275	479	210,879	148,767	5,757	3,624
GUARDIAN INS & ANNUITY CO INC THE	8,431,556	210,144	-39,599	1,688,017	1,751,844	18,001	18,656
GUARDIAN LIFE INS CO OF AMER THE	19,545,291	1,913,262	-400,188	5,251,209	4,409,625	37,432	24,792
GUIDEONE LIFE INS CO	347,746	63,096	7,491	20,712	35,083	645	282
HARLEYSVILLE LIFE INS CO	279,957	22,607	942	59,542	55,669	76	0
HART LIFE INS CO	11,779	11,725	406	0	-5	0	1
HARTFORD LIFE & ACCIDENT INS CO	8,053,890	3,018,910	166,728	2,213,779	1,767,525	53,614	31,188
HARTFORD LIFE AND ANNUITY INS CO	42,357,572	588,269	-257,074	4,626,953	6,758,583	325,463	147,663
HARTFORD LIFE INS CO	87,121,877	2,354,230	-65,403	8,462,703	9,932,486	142,601	138,760
HCC LIFE INS CO	188,330	109,244	27,217	169,915	100,603	20,838	11,444
HCSC INS SERVICES CO	14,601	13,843	296	596	596	0	0
HEALTHY ALLIANCE LIFE INS CO	516,186	137,573	33,243	989,740	793,842	0	0
HERITAGE LIFE INS CO	114,618	91,094	9,632	-1,212	-4,189	0	0
HIGHMARK LIFE INS CO	269,522	64,178	-2,918	198,650	148,198	2,603	1,806
HOLY FAMILY SOCIETY OF THE U S OF AMERICA	26,814	10,360	658	4,248	3,082	102	58
HOME OWNERS LIFE INS CO	33,937	11,475	381	5,461	4,817	0	0
HOMESTEADERS LIFE CO	819,826	42,351	5,904	224,461	215,532	812	175
HORACE MANN LIFE INS CO	3,407,018	221,012	-22,214	378,962	341,657	8,835	6,749
HOUSEHOLD LIFE INS CO	1,285,465	332,081	129,493	218,614	48,753	2,254	2,083
HUMANA INS CO	864,634	416,529	45,521	2,442,461	1,937,688	144,276	119,842
HUMANADENTAL INS CO	37,172	24,888	6,116	90,886	64,412	8,015	6,315
IDEALIFE INS CO	23,068	9,373	508	1,726	868	76	56

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
IDS LIFE INS CO	44,831,442	2,408,379	159,794	5,612,142	6,474,123	163,639	145,264
IL ANNUITY & INS CO	2,097,376	13,726	-30,136	31,236	-268,530	1,252	2,706
ILLINOIS MUTUAL LIFE INS CO	969,830	102,301	8,834	165,051	174,173	11,132	2,664
INDEPENDENCE LIFE & ANNUITY CO	168,999	40,420	4,287	-682	3,401	0	467
INDEPENDENT ORDER OF FORESTERS THE	2,664,942	403,258	-23,616	149,349	184,222	3,493	3,613
INDEPENDENT ORDER OF VIKINGS	2,302	1,001	49	160	54	2	3
INDIANAPOLIS LIFE INS CO	1,972,605	154,896	79,099	279,685	186,159	17,977	13,953
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	50,147	17,103	1,354	26,818	14,635	102	101
ING INS CO OF AMERICA	753,826	63,664	2,545	26,622	119,181	58	3,271
ING LIFE INS AND ANNUITY CO	43,721,164	1,006,044	148,790	6,961,305	7,409,558	165,587	133,706
INTEGRITY LIFE INS CO	3,605,687	199,849	-98,474	483,041	361,415	5,465	2,606
INVESTORS GUARANTY LIFE INS CO	10,669	10,045	717	24	-54	1	4
INVESTORS LIFE INS CO OF NORTH AMERICA	1,084,660	55,819	2,996	61,391	97,676	352	1,214
INVESTORS PARTNER LIFE INS CO	544,678	92,754	8,689	516	22,711	21	64
JACKSON NATIONAL LIFE INS CO	45,364,050	2,888,882	-258,413	6,153,078	6,964,039	176,258	84,405
JEFFERSON PILOT FINANCIAL INS CO	11,620,156	802,134	101,636	1,449,162	1,395,789	32,168	42,810
JEFFERSON PILOT LIFE INS CO	13,020,701	752,920	119,700	1,953,352	2,155,800	27,720	6,981
JEFFERSON PILOT LIFEAMERICA INS CO	1,279,292	112,911	18,944	169,302	220,238	2,777	349
JMIC LIFE INS CO	226,459	62,536	3,198	51,671	22,228	3,781	2,368
JOHN ALDEN LIFE INS CO	651,026	118,738	35,442	320,100	197,629	11,026	7,417
JOHN HANCOCK LIFE INS CO	69,341,547	3,524,141	210,359	6,758,799	8,617,059	40,707	44,578
JOHN HANCOCK VARIABLE LIFE INS CO	10,129,624	589,593	52,667	1,274,303	1,125,020	11,315	8,586
KANAWHA INS CO	494,524	67,232	-2,960	98,538	78,304	415	21
KANSAS CITY LIFE INS CO	2,649,263	241,933	14,779	185,962	186,585	4,777	2,613
KEMPER INVESTORS LIFE INS CO	17,566,938	312,653	-84,871	2,077,346	1,271,845	48,189	30,489
KEY LIFE INS CO	48,417	2,426	433	2,336	4,166	569	1,057
KEYPORT LIFE INS CO	16,078,591	445,741	-143,642	2,095,824	2,533,153	9,135	3,778
KNIGHTS OF COLUMBUS	9,957,825	1,326,238	113,320	756,557	707,408	28,413	21,234
LAFAYETTE LIFE INS CO THE	1,483,463	84,489	-1,879	384,814	339,118	4,878	2,440
LIBERTY BANKERS LIFE INS CO	195,896	18,959	-7,524	77,652	82,882	1,896	4,825
LIBERTY LIFE ASSURANCE CO OF BOSTON	6,725,357	124,845	-30,708	469,019	552,785	127,218	4,720
LIBERTY LIFE INS CO	1,399,131	131,717	11,150	231,795	348,015	1,883	1,396
LIBERTY NATIONAL LIFE INS CO	3,890,933	422,899	82,237	509,968	481,626	435	69
LIFE INS CO OF GEORGIA	1,913,973	96,858	-55,184	523,421	598,209	37	37
LIFE INS CO OF NORTH AMERICA	4,813,707	424,401	16,653	1,536,943	1,212,087	4,005	10,122
LIFE INS CO OF THE SOUTHWEST	2,934,819	124,671	-1,666	408,273	464,417	2,970	2,292
LIFE INVESTORS INS CO OF AMERICA	10,641,485	718,606	-65,212	1,125,339	1,385,045	28,448	23,910
LINCOLN BENEFIT LIFE CO	1,681,343	194,878	3,027	0	-7,623	130,954	56,131
LINCOLN DIRECT LIFE INS CO	148,630	22,264	404	16,908	13,511	113	35
LINCOLN HERITAGE LIFE INS CO	420,210	66,073	3,917	93,715	63,027	694	226
LINCOLN MEMORIAL LIFE INS CO	91,946	12,703	7,074	6,557	8,929	0	0

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
LINCOLN MUTUAL LIFE & CASUALTY INS CO	29,564	7,805	396	5,566	4,008	13	7
LINCOLN NATIONAL LIFE INS CO THE	67,123,506	2,628,111	-284,920	8,229,508	9,973,102	265,804	201,900
LINCOLN NATIONAL REASSURANCE CO	680,409	137,492	24,130	32,825	10,058	0	0
LONDON LIFE REINS CO	830,032	64,079	20	-12,611	1,657	41	24
LONDON PACIFIC LIFE & ANNUITY CO	1,752,998	-186,446	-223,866	155,673	282,988	5,891	8,118
LOYAL AMERICAN LIFE INS CO	381,754	80,649	1,113	19,445	6,481	2,872	49
LOYAL CHRISTIAN BENEFIT ASSN	91,792	7,182	-781	10,073	11,975	21	316
LUTHERAN BROTHERHOOD VARIABLE INS PRODUCTS CO	3,403,717	90,777	-12,851	183,801	696,618	9,501	29,431
MADISON NATIONAL LIFE INS CO INC	448,219	87,601	148	57,890	49,466	13,010	8,125
MANHATTAN LIFE INS CO THE	359,949	19,155	-560	23,694	35,391	396	151
MANHATTAN NATIONAL LIFE INS CO	272,173	45,326	9,405	-200,204	-200,048	2,341	5,629
MANUFACTURERS LIFE INS CO OF AMER THE	8,186	7,763	263	0	0	0	0
MANUFACTURERS LIFE INS CO U S A	47,127,776	1,078,277	-395,864	7,566,451	6,186,747	220,329	119,854
MARQUETTE NATIONAL LIFE INS CO	6,998	6,564	-28	0	17	0	0
MASSACHUSETTS MUTUAL LIFE INS CO	74,762,103	6,104,603	1,392,469	10,300,779	9,814,434	92,017	63,810
MEDAMERICA INS CO	211,415	15,789	-9,003	28,069	37,468	29	0
MEDCO CONTAINMENT LIFE INS CO	39,505	35,331	2,431	2,274	-430	0	0
MEDICAL LIFE INS CO	225,947	130,513	8,788	200,030	154,466	1,566	1,191
MEDICO LIFE INS CO	138,723	16,293	712	24,604	23,019	1,755	2,699
MEGA LIFE & HEALTH INS CO THE	927,496	204,311	245	873,268	569,969	19,024	10,201
MEMBERS LIFE INS CO	627,408	43,643	293	148,582	163,526	9	6
MERIT LIFE INS CO	929,619	474,597	45,303	110,920	49,692	1,773	977
MERITER HEALTH INS CO	4,943	4,323	1,052	2,770	1,053	2,657	1,414
MERRILL LYNCH LIFE INS CO	12,678,382	136,823	-140,955	654,462	1,658,214	4,668	9,912
METLIFE INVESTORS INS CO	4,915,768	151,006	-9,653	160,841	516,459	31,055	10,243
METLIFE INVESTORS USA INS CO	5,770,059	148,055	13,402	533,165	851,469	29,436	5,652
METROPOLITAN INS & ANNUITY CO	6,333,455	1,036,519	33,935	234,327	377,343	2,853	4,848
METROPOLITAN LIFE INS CO	200,525,216	6,985,991	1,478,299	22,471,451	26,294,712	297,103	279,318
METROPOLITAN TOWER LIFE INS CO	218,617	61,461	6,319	7,247	11,043	389	432
MIC LIFE INS CORP	17,302	9,852	-3,490	-2	-9	8	0
MID-CONTINENT PREFERRED LIFE INS CO	3,712	3,059	1,088	37	111	0	0
MIDLAND NATIONAL LIFE INS CO	8,568,208	508,506	68,124	2,250,259	2,076,442	64,521	6,539
MIDWEST NATIONAL LIFE INS CO OF TN	327,696	77,628	14,859	311,352	186,076	7,675	3,669
MIDWEST SECURITY LIFE INS CO	122,935	44,407	16,024	203,214	155,735	114,610	88,025
MIDWESTERN UNITED LIFE INS CO	255,284	72,784	13,640	15,132	3,927	25	340
MII LIFE INC	63,596	36,671	1,718	21,042	15,400	3,067	280
MINNESOTA LIFE INS CO	16,075,242	961,239	-9,815	2,571,259	2,179,062	116,361	65,609
MML BAY STATE LIFE INS CO	3,872,150	194,005	14,697	109,424	114,143	2,443	3,592
MODERN WOODMEN OF AMERICA	5,577,515	769,661	-19,958	708,871	863,799	41,895	22,379
MONARCH LIFE INS CO	1,025,989	10,429	-4,001	15,132	77,047	912	2,617
MONUMENTAL LIFE INS CO	17,398,866	1,155,153	100,160	1,499,488	1,345,057	20,373	34,227

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
MONY LIFE INS CO OF AMERICA	4,993,551	246,096	-91,871	994,575	1,012,960	21,378	12,986
MONY LIFE INS CO	11,208,264	906,413	13,115	734,849	828,443	10,024	40,566
MOTORISTS LIFE IN CO	249,310	50,115	-2,168	41,137	41,788	525	119
MTL INS CO	1,035,251	73,513	-7,063	140,745	151,596	9,695	6,781
MUNICH AMERICAN REASSURNC CO	2,384,926	381,825	-29,187	586,914	584,369	0	0
MUTUAL OF AMERICA LIFE INS CO	9,929,247	567,161	11,004	1,012,526	1,165,219	20,042	17,674
MUTUAL OF OMAHA INS. CO.	3,704,117	1,600,923	11,899	1,885,396	1,588,002	41,710	26,808
MUTUAL SERVICE LIFE INS CO	377,671	38,220	-952	34,407	45,745	6,730	8,368
NATIONAL BENEFIT LIFE INS CO	693,550	215,402	22,592	261,131	137,432	479	206
NATIONAL CATHOLIC SOCIETY OF FORESTERS	118,485	9,815	-2,598	7,235	10,121	1,768	1,729
NATIONAL FARMERS UNION LIFE INS CO	334,076	31,494	5,028	10,960	16,075	339	542
NATIONAL FRATERNAL SOCIETY OF THE DEAF	7,185	48	-7	182	300	6	15
NATIONAL GUARDIAN LIFE INS CO	925,703	110,144	-14,515	186,580	198,273	25,031	23,650
NATIONAL HEALTH INS CO	975,027	21,411	-13,358	264,178	283,175	7,928	5,246
NATIONAL LIFE INS CO	6,495,507	395,440	-75,888	706,174	673,442	11,319	5,822
NATIONAL MUTUAL BENEFIT	203,570	20,995	216	22,837	25,144	14,280	6,808
NATIONAL SLOVAK SOCIETY OF THE USA	117,712	4,482	213	33,613	37,222	5	25
NATIONAL STATES INS CO	104,420	16,131	-2,397	96,787	65,633	13,220	8,975
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	63,255	12,044	1,745	34,410	18,285	2	0
NATIONAL TRAVELERS LIFE CO	128,297	41,379	-462	48,804	35,474	582	700
NATIONAL WESTERN LIFE INS CO	3,690,231	452,529	14,749	504,262	569,086	5,452	8,448
NATIONWIDE LIFE & ANNUITY CO OF AM	1,101,545	32,180	-10,089	77,651	215,835	830	1,910
NATIONWIDE LIFE & ANNUITY INS CO	6,853,098	214,577	-2,167	403,586	1,799,910	39,210	12,912
NATIONWIDE LIFE INS CO	73,705,955	1,607,080	92,493	12,594,366	13,397,998	201,991	265,355
NATIONWIDE LIFE INS CO OF AM	6,024,316	393,734	-107,210	427,996	351,418	33,719	1,887
NETWORK HEALTH INS CORP	4,060	3,489	555	3,854	2,617	3,903	2,509
NEW ENGLAND LIFE INS CO	6,665,130	360,434	-34,965	1,870,399	947,550	41,874	17,695
NEW ENGLAND PENSION & ANNUITY CO	7,926	7,754	214	0	0	0	0
NEW ERA LIFE INS CO OF THE MIDWEST	30,004	8,239	663	27,014	22,588	10	729
NEW YORK LIFE & HEALTH INS CO	5,970	5,793	242	0	-22	0	0
NEW YORK LIFE INS & ANNUITY CORP	41,298,840	1,403,283	-94,551	6,484,316	6,534,906	55,318	36,399
NEW YORK LIFE INS CO	81,993,463	7,985,451	528,024	8,398,121	8,668,850	68,901	80,616
NGL AMERICAN LIFE INS CO	115,192	24,369	-262	21,426	22,300	7,055	3,774
NIPPON LIFE INS CO OF AMERICA	145,221	95,816	1,874	208,869	312,272	1,015	1,037
NORTH AMERICAN CO FOR LIFE & HEALTH INS	3,015,522	214,825	-37,629	1,069,136	1,027,366	18,759	6,090
NORTH AMERICAN INS CO	27,396	10,541	3,118	11,292	9,052	5,175	5,597
NORTH CENTRAL LIFE INS CO	130,221	13,139	8,567	22,821	2,427	6,062	3,220
NORTHBROOK LIFE INS CO	5,000,932	95,198	1,791	0	796	13,849	22,817
NORTHWESTERN LONG TERM CARE INS CO	71,930	55,582	-17,619	11,347	4,727	3,223	66
NORTHWESTERN MUTUAL LIFE INS CO THE	102,918,611	7,217,143	175,591	10,096,953	9,998,221	612,203	605,169
NUTMEG LIFE INS CO	9,303	9,177	233	0	0	0	0

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM& ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
NYLIFE INS CO OF AZ	100,763	50,903	-10,018	31,540	18,036	604	0
OCCIDENTAL LIFE INS CO OF NC	304,378	19,453	4,825	31,084	34,617	328	274
OHIO NATIONAL LIFE ASSURANCE CORP	1,623,748	122,160	-3,350	276,934	286,566	8,766	719
OHIO NATIONAL LIFE INS CO	7,932,982	519,149	-7,454	1,466,451	1,472,219	112,991	19,524
OHIO STATE LIFE INS CO	15,698	5,950	-684	0	-578	215	289
OLD AMERICAN INS CO	279,622	37,835	5,413	70,216	51,160	830	573
OLD LINE LIFE INS CO OF AMERICA THE	1,843,694	144,294	-8,051	266,355	257,692	12,914	9,374
OLD REPUBLIC LIFE INS CO	107,006	24,364	-406	22,779	15,663	1,352	266
OLD UNITED LIFE INS CO	57,203	22,166	-242	11,749	5,430	0	0
OMAHA LIFE INS CO	16,415	14,167	243	1,761	1,132	0	0
OPTIMUM RE INS CO	36,190	21,293	255	7,932	5,933	0	0
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	20,084	3,673	-1,382	3,499	1,629	248	92
OXFORD LIFE INS CO	806,132	59,216	-8,424	214,780	211,973	827	288
OZARK NATIONAL LIFE INS CO	435,187	56,810	19,153	97,510	53,439	5,681	1,705
PACIFIC LIFE & ANNUITY CO	853,829	266,998	22,477	1,010,620	794,604	3,888	2,892
PACIFIC LIFE INS CO	51,380,393	1,668,679	13,127	6,671,956	7,321,325	146,421	93,257
PAN AMERICAN ASSURANCE CO	17,227	10,104	284	36	248	99	50
PAN AMERICAN LIFE INS CO	2,285,192	200,951	910	172,881	168,248	1,733	1,732
PARAGON LIFE INS CO	361,141	22,603	773	65,425	32,834	1,327	31
PARK AVENUE LIFE INS CO	565,737	182,124	17,755	6,619	8,695	4	2
PAUL REVERE LIFE INS CO THE	4,976,412	911,413	26,265	810,153	899,085	6,456	7,109
PAUL REVERE VARIABLE ANNUITY INS CO	159,401	134,708	9,633	0	-42,219	60	0
PEKIN LIFE INS CO	595,243	80,994	-9,832	189,988	162,413	28,940	15,645
PENINSULAR LIFE INS CO	5,859	5,765	-166	0	-1	0	0
PENN INS & ANNUITY CO	1,220,758	106,564	11,959	38,771	126,074	758	2,571
PENN MUTUAL LIFE INS CO THE	6,979,314	806,099	43,452	740,137	696,476	12,241	15,363
PENN TREATY NETWORK AMERICA INS CO	124,080	28,931	3,761	14,361	12,054	3,245	1,039
PENNSYLVANIA LIFE INS CO	429,321	48,796	-1,569	110,237	20,167	17,177	2,160
PEOPLES BENEFIT LIFE INS CO	13,046,471	378,142	23,244	1,256,751	1,053,057	13,026	6,374
PHARMACISTS LIFE INS CO THE	23,211	7,019	327	1,186	1,644	29	0
PHILADELPHIA AMERICAN LIFE INS CO	48,213	10,877	75	43,351	33,647	9	21
PHL VARIABLE INS CO	4,079,795	215,298	-146,136	1,946,700	1,962,617	12,934	3,389
PHOENIX LIFE & ANNUITY CO	39,984	10,425	-3,482	15,392	6,590	1,049	0
PHOENIX LIFE INS CO	16,103,186	861,015	7,491	1,427,634	1,680,776	10,939	19,670
PHOENIX NATIONAL INS CO	13,254	12,583	277	0	-363	12	12
PHYSICIANS BENEFITS TRUST LIFE INS CO	19,045	6,711	936	30,708	24,549	0	0
PHYSICIANS LIFE INS CO	1,119,731	70,610	-1,296	206,998	193,287	6,607	4,289
PHYSICIANS MUTUAL INS CO	1,069,525	582,666	49,668	501,522	329,937	40,248	25,018
PIONEER LIFE INS CO	559,378	83,086	3,047	312,723	270,411	3,638	3,042
PIONEER MUTUAL LIFE INS CO	446,522	30,710	-2,001	36,597	50,295	86	31
PIONEER SECURITY LIFE INS CO	65,534	50,936	12,131	1,963	1,529	17	10

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
POLISH FALCONS OF AMERICA	36,878	2,108	174	3,952	5,114	5	6
POLISH NATIONAL ALLIANCE OF THE U S OF N A	355,686	30,824	1,029	20,890	28,068	215	328
POLISH ROMAN CATHOLIC UNION OF AMER	97,054	16,215	151	5,375	7,031	50	85
POLISH WOMENS ALLIANCE OF AMER	47,057	3,426	-1,135	3,758	4,931	32	48
PREMIER MEDICAL INS GROUP INC	42,733	42,468	81	882	843	818	1,486
PRESIDENTIAL LIFE INS CO	4,128,341	200,352	-88,192	777,688	945,406	10,341	2,333
PRIMERICA LIFE INS CO	4,674,482	1,481,051	81,693	1,090,441	721,363	19,345	7,480
PRINCIPAL LIFE INS CO	78,002,390	3,339,232	402,129	5,075,460	4,117,907	460,093	172,595
PROFESSIONAL INS CO	69,671	17,239	-520	37,925	22,829	4	31
PROGRESSIVE AMERICAN LIFE INS CO	5,942	5,537	307	0	0	0	0
PROTECTIVE LIFE INS CO	14,307,140	850,645	106,242	2,159,092	1,856,635	34,440	63,710
PROVANTIS INS CO	6,833	6,626	-474	841	1,082	0	0
PROVIDENT AMERICAN LIFE & HEALTH INS CO	9,236	3,215	-1,329	12,365	10,620	417	788
PROVIDENT LIFE & ACCIDENT INS CO	8,556,790	927,276	-91,399	1,387,447	1,580,611	11,859	11,318
PRUCO LIFE INS CO	17,232,756	471,018	-238,778	1,762,304	2,043,451	51,938	49,727
PRUDENTIAL INS CO OF AMERICA THE	186,612,438	5,699,378	-489,560	16,217,549	20,270,455	166,080	261,068
PRUDENTIAL SELECT LIFE INS CO OF AMERICA	9,030	8,877	35	0	0	0	0
PYRAMID LIFE INS CO THE	114,293	22,299	-105	101,666	75,449	76	42
REASSURE AMERICA LIFE INS CO	9,939,930	392,771	-129,278	597,165	936,152	7,441	21,821
RELIABLE LIFE INS CO THE	636,414	58,865	3,510	115,482	73,635	22	35
RELANCE LIFE INS CO	9,125	8,976	203	-10	-33	0	0
RELANCE STANDARD LIFE INS CO	2,117,239	252,148	27,414	562,505	488,007	6,021	3,129
RELIASTAR LIFE INS CO	17,574,310	1,357,625	102,970	2,233,241	2,408,553	32,204	44,592
RELIASTAR LIFE INS CO OF NY	2,438,967	267,041	17,983	200,873	243,797	950	869
REPUBLIC VANGUARD LIFE INS CO	596,093	14,181	1,982	-373,233	-364,098	39	34
RESOURCE LIFE INS CO	72,037	30,171	834	2,730	408	6,304	2,975
RGA REINSURANCE CO	7,305,164	633,557	13,640	2,129,041	2,034,342	0	0
ROYAL NEIGHBORS OF AMERICA	597,419	182,239	-39,583	37,613	50,114	2,601	1,951
RUSHMORE NATIONAL LIFE INS CO	72,771	11,641	1,186	1,352	2,084	11	13
SUSA LIFE INS CO INC	8,363	6,188	-1,649	169	5	0	0
SAFECO LIFE INS CO	17,648,811	903,352	14,968	1,834,528	2,233,300	17,824	19,669
SAFECO NATIONAL LIFE INS CO	17,353	12,558	281	517	539	12	0
SAFEHEALTH LIFE INS CO	10,195	6,650	394	32,309	23,814	0	0
SAGE LIFE ASSURANCE OF AMERICA INC	156,416	8,562	-22,336	9,583	15,057	295	0
SCOR LIFE U.S. RE INS CO	1,365,219	35,172	-4,379	603,444	621,032	0	0
SEARS LIFE INS CO	49,263	43,062	5,099	0	0	1,828	803
SECURIAN LIFE INS CO	17,468	12,525	891	2,216	1,749	72	17
SECURITY BENEFIT LIFE INS CO	6,944,472	416,333	-33,005	1,153,116	1,123,400	43,086	5,941
SECURITY CONNECTICUT LIFE INS CO	2,217,440	451,604	26,480	218,053	244,351	6,171	4,502
SECURITY EQUITY LIFE INS CO	499,222	22,406	1,141	-3,606	6,716	215	124
SECURITY FINANCIAL LIFE INS CO.	669,825	64,074	984	79,111	77,386	218	118

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM& ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
SECURITY LIFE INS CO OF AMER	75,305	9,733	951	72,096	52,702	3,304	3,832
SECURITY LIFE OF DENVER INS CO	17,945,916	1,031,252	137,194	2,063,789	2,277,421	74,397	1,196
SECURITY MUTUAL LIFE INS CO OF NY	1,637,443	96,685	1,854	238,676	228,311	2,582	2,731
SECURITY NATIONAL LIFE INS CO	187,061	14,381	1,547	9,667	84,066	11	4
SENTRY LIFE INS CO	2,003,587	178,165	8,733	356,543	255,657	169,921	42,654
SERVUS LIFE INS CO	12,204	11,548	1	0	0	9	69
SHENANDOAH LIFE INS CO	1,075,065	92,530	-14,180	288,728	279,173	1,367	671
SLOVAK CATHOLIC SOKOL	49,469	12,531	-1,322	1,171	2,040	105	96
SLOVAK GYMNASIAC UNION SOKOL OF THE USA	9,284	4,734	70	84	131	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	113,148	8,402	-104	8,908	12,845	105	374
SONS OF NORWAY	187,743	7,553	-744	25,062	31,208	3,187	1,597
SOUTHERN LIFE & HEALTH INS CO	147,084	46,246	2,025	4,644	7,008	0	0
SOUTHLAND LIFE INS CO	3,016,031	124,870	46,836	119,378	173,331	6,573	986
STANDARD INS CO	7,344,626	808,248	19,974	1,473,295	1,937,956	15,793	12,780
STANDARD LIFE INS CO OF IN	1,433,414	58,925	-8,419	456,871	458,242	21,540	3,059
STANDARD SECURITY LIFE INS CO OF NY	211,069	79,301	8,641	81,590	55,209	9,747	1,992
STATE FARM LIFE & ACCIDENT ASSURANCE CO	1,107,463	203,562	9,462	123,710	98,399	44,390	25,193
STATE LIFE INS CO THE	379,602	42,662	5,374	33,661	37,342	2,326	763
STATE LIFE INS FUND	77,712	5,131	-1,061	2,361	2,962	2,410	5,281
STATE MUTUAL INS CO	324,081	28,153	5,037	-60,514	19,027	864	1,340
STONEBRIDGE LIFE INS CO	1,869,302	196,542	115,861	688,341	360,294	12,671	4,514
SUN LIFE ASSURANCE CO OF CANADA	8,284,224	357,848	-51,871	1,447,096	1,305,740	36,375	22,201
SUN LIFE ASSURANCE CO OF CANADA U S	19,725,704	686,561	-131,012	2,510,616	2,643,427	67,106	5,841
SUNAMERICA LIFE INS CO	43,143,171	3,584,439	407,280	184,112	772,098	3,161	16,869
SUPREME COUNCIL OF THE ROYAL ARCANUM	55,500	11,233	-818	2,828	3,391	7	14
SURETY LIFE INS CO	49,482	25,200	2,011	0	844	770	1,024
SWISS RE LIFE & HEALTH AMERICA INC	9,214,584	1,888,126	340,479	2,333,689	1,859,620	0	0
TEACHERS INS & ANNUITY ASSN OF AMER	142,165,349	9,671,589	-136,821	8,692,096	14,894,006	100,919	92,200
TEMPLETON FUNDS ANNUITY CO	19,961	10,897	250	0	4,232	0	0
TEXAS LIFE INS CO	835,205	32,827	6,959	59,320	71,896	200	454
THRIVENT FINANCIAL FOR LUTHERANS	41,203,540	2,643,813	-332,402	3,448,534	4,507,802	423,021	308,317
TIAA-CREF LIFE INS CO	2,574,813	262,232	-20,038	946,537	944,452	12,266	527
TOUCHPOINT INS CO INC	4,864	3,373	71	4,287	3,345	3,958	3,573
TRANS WORLD ASSURANCE CO	267,375	52,783	328	16,067	6,942	152	7
TRANSAMERICA ASSURANCE CO	852,896	50,262	-11,920	97,547	100,643	1,583	154
TRANSAMERICA LIFE INS & ANNUITY CO	23,156,952	999,342	-22,506	4,128,519	4,139,682	109,606	73,342
TRANSAMERICA LIFE INS CO	31,525,744	1,509,455	-121,152	8,968,245	6,122,180	241,321	64,118
TRANSAMERICA OCCIDENTAL LIFE INS CO	24,116,312	2,368,884	-64,520	1,992,496	2,472,067	26,522	31,904
TRAVELERS INS CO THE	55,274,525	6,942,824	505,658	3,772,756	4,149,334	78,674	28,573
TRAVELERS LIFE & ANNUITY CO THE	12,502,189	397,324	-133,892	3,053,294	1,715,405	40,702	11,488
TRAVELERS PROTECTIVE ASSN OF AMERICA	12,370	10,319	-950	1,203	1,300	76	79

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
TRIGON HEALTH AND LIFE INS CO	14,836	13,003	1,163	2	-739	0	0
TRUSTMARK INS CO	1,107,489	234,199	21,871	994,971	805,565	42,491	37,779
TRUSTMARK LIFE INS CO	653,665	61,998	15,978	13,294	-2,549	0	0
UBS PAINWEBBER LIFE INS CO	35,401	17,263	-6,159	63,584	117,321	0	23
ULLICO LIFE INS CO	10,156	9,478	-116	45	739	15	0
UNICARE LIFE & HEALTH INS CO	1,381,438	259,483	-10,707	1,391,853	1,145,591	9,680	8,996
UNIMERICA INS CO	10,232	9,519	124	620	302	0	0
UNION BANKERS INS CO	94,354	8,145	282	9,073	9,533	6,144	3,514
UNION CENTRAL LIFE INS CO THE	5,797,837	270,979	-60,097	988,272	977,612	9,262	7,276
UNION FIDELITY LIFE INS CO	1,328,709	603,718	45,746	230,612	101,462	-1,481	2,701
UNION LABOR LIFE INS CO THE	3,063,703	51,132	14,522	411,987	549,804	5,599	4,900
UNION SECURITY LIFE INS CO	184,201	51,680	3,061	81,810	31,558	4,710	3,879
UNITED AMERICAN INS CO	910,906	176,545	69,799	732,678	465,864	5,275	4,698
UNITED FAMILY LIFE INS CO	997,276	887,688	-9,998	4,404	3,539	662	2,548
UNITED FIDELITY LIFE INS CO	623,787	123,334	37,477	13,330	7,779	1,103	475
UNITED HEALTHCARE INS CO	4,723,509	1,077,974	662,159	8,166,583	7,085,542	170,169	123,359
UNITED HEARTLAND LIFE INS CO	43,822	12,787	2,650	49,142	34,072	0	0
UNITED INS CO OF AMER	2,068,877	357,130	190,256	248,077	160,498	2,766	2,642
UNITED INVESTORS LIFE INS CO	2,789,049	158,234	18,452	147,993	236,335	2,044	1,885
UNITED LIFE & ANNUITY INS CO	753,496	82,852	8,818	1,433	52,606	13	2,801
UNITED LIFE INS CO	1,248,752	97,644	-1,007	256,835	291,616	19,738	11,673
UNITED OF OMAHA LIFE INS CO	11,875,539	1,000,058	-15,706	1,365,452	1,604,493	21,715	20,196
UNITED STATES LETTER CARRIERS MUT BENEFIT ASSN	136,146	22,186	241	17,635	21,825	235	114
UNITED STATES LIFE INS CO IN THE CITY OF NY THE	3,250,131	297,097	57,897	354,928	372,858	5,265	3,448
UNITED TEACHER ASSOCIATES INS CO	353,045	45,899	860	175,680	148,763	11,491	9,634
UNITED WISCONSIN LIFE INS CO	322,320	157,487	12,971	757,357	506,033	73,081	53,659
UNITED WORLD LIFE INS CO	62,500	18,742	2,747	3,407	3,058	76	36
UNITY FINANCIAL LIFE INS CO	19,231	5,464	-694	4,525	4,452	38	0
UNITY MUTUAL LIFE INS CO	412,952	21,255	-1,683	31,219	33,889	40	16
UNIVERSAL GUARANTY LIFE INS CO	233,086	16,030	2,063	16,131	39,563	55	99
UNIVERSAL UNDERWRITERS LIFE INS CO	369,255	123,167	8,409	61,530	27,072	4,130	1,299
UNUM LIFE INS CO OF AMERICA	10,982,351	1,130,455	-192,579	2,758,602	2,479,519	75,507	41,159
US FINANCIAL LIFE INS CO	277,145	24,207	-4,697	54,991	99,948	3,546	845
USAA LIFE INS CO	8,774,353	601,853	60,761	905,989	1,031,921	5,327	5,007
USABLE LIFE	117,587	54,851	5,063	62,132	39,893	0	0
USG ANNUITY & LIFE CO	7,795,223	386,187	25,875	1,294,907	1,597,354	42,333	22,999
VALLEY FORGE LIFE INS CO	1,251,027	192,655	5,608	65,429	109,241	19,040	11,707
VARIABLE ANNUITY LIFE INS CO THE	43,623,690	1,660,752	80,494	5,056,880	4,161,259	21,219	4,974
VETERANS LIFE INS CO	301,724	55,915	9,412	-1,943	9,126	1,870	991
VISTA LIFE INS CO	36,026	13,164	-977	958	-190	-1	0
VOYAGER LIFE INS CO	146,796	28,179	6,871	71,496	14,931	1	1

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table G

	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE/HEALTH INSURER (000s OMITTED)							
WASHINGTON NATIONAL INS CO	911,350	181,900	-965	84,232	107,002	1,702	7,431
WEA INS CORP	307,731	105,629	14,472	648,081	604,984	683,687	592,311
WELLINGTON LIFE INS CO	7,023	5,368	-347	5,713	4,808	0	0
WELLMARK COMMUNITY INS INC	18,692	11,895	1,333	1,086	-661	0	-55
WEST COAST LIFE INS CO	2,022,500	104,151	-28,400	311,114	375,113	13,114	1,322
WESTERN & SOUTHERN LIFE INS CO THE	7,692,594	2,586,951	219,852	402,920	414,131	1,847	2,116
WESTERN CATHOLIC UNION	56,161	2,078	125	6,528	8,379	867	313
WESTERN DIVERSIFIED LIFE INS CO	8,187	8,083	327	1,220	172	-683	1,263
WESTERN FRATERNAL LIFE ASSN	169,938	13,063	571	21,360	24,227	5,745	2,608
WESTERN RESERVE LIFE ASSURANCE CO OF OH	7,674,381	216,306	-14,270	1,743,042	1,319,676	44,800	20,884
WESTERN SOUTHERN LIFE ASSURANCE CO	7,438,910	374,270	-49,693	1,479,599	1,720,437	10,033	10,389
WESTWARD LIFE INS CO	46,430	38,451	1,071	1,362	1,002	0	0
WILLIAM PENN ASSN	147,272	23,926	443	16,250	20,582	44	77
WISCONSIN AUTO AND TRUCK DEALERS INS CORP	8,819	5,315	1,082	17,495	14,082	16,605	14,697
WOMANS LIFE INS SOCIETY	154,823	28,472	-231	11,960	14,092	141	146
WOODMEN ACCIDENT & LIFE CO	804,445	91,496	6,533	50,420	65,978	8,922	6,166
WOODMEN OF THE WORLD LIFE INS SOCIETY	5,909,878	534,959	7,006	721,599	727,481	290	214
WORKMENS BENEFIT FUND OF THE USA	33,038	2,311	-56	2,082	2,726	11	70
WORLD INS CO	212,576	65,871	7,124	193,366	137,207	7,015	5,666
XL LIFE INS & ANNUITY CO	26,139	24,523	2,158	-12,250	-10,462	188	73
ZURICH LIFE INS CO OF AMERICA	329,474	79,205	19,961	37,311	10,920	2,345	1,335

Table H

**2002 Financial Data
of
Other Health Insurers**

**Includes: Health Maintenance Organizations
Limited Service Health Organizations
Hospital Medical Dental Indemnity Plans**

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table H

	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
OTHER HEALTH INSURER (000s OMITTED)										
AMERICAN DENTAL PLAN OF WISCONSIN INC	275	105	0	2,921	2,498	86	15	2,803	2,498	89
ATRIUM HEALTH PLAN INC	13,763	7,102	1,681	153,753	31,220	21	4	37,610	33,601	89
CARE PLUS DENTAL PLANS INC	1,368	0	0	15,139	15,025	99	1	15,139	15,025	99
CHIROPRACTIC SERVICES NETWORK INC	322	-55	-2	13	1,689	999	20	13	10	76
COMPARE HEALTH SERVICES INS CORP	155,027	76,222	812	383,490	345,276	96	7	385,468	345,276	90
DEAN HEALTH PLAN INC	99,390	39,129	2,213	529,037	492,608	94	6	529,037	492,608	93
DELTA DENTAL PLAN OF WI INC	53,309	43,394	6,200	70,845	57,707	82	8	70,845	57,707	81
DENTAL PROTECTION PLAN INC	6	-28	6	74	0	0	92	69	0	0
DORAL DENTAL PLAN OF WI INC	349	122	7	889	602	68	32	889	602	68
EYE CARE OF WI INC	366	157	21	277	699	252	39	172	0	0
FIRST COMMONWEALTH LIMITED HEALTH SERVICE CORP	3,158	1,762	169	9,839	7,973	81	17	9,839	7,973	81
FORTIS BENEFITS DENTALCARE OF WISC INC	487	457	104	391	197	50	29	391	197	50
GROUP HEALTH COOP OF EAU CLAIRE	26,592	5,293	459	57,868	87,975	153	10	58,140	88,112	152
GROUP HEALTH COOP OF SOUTH CENTRAL WI	56,113	27,107	10,578	129,499	108,027	84	10	129,499	108,027	83
GUNDERSEN LUTHERAN HEALTH PLAN INC	18,085	6,514	1,608	108,447	97,750	94	5	108,578	97,750	90
HEALTH TRADITION HEALTH PLAN	15,118	6,026	135	66,686	59,121	93	8	67,424	60,249	89
HUMANA WISC HEALTH ORGANIZATION INS CORP	63,680	21,477	-6,447	246,295	223,653	93	10	247,162	223,653	90
MANAGED HEALTH SERVICES INS CORP.	43,048	13,314	5,887	153,879	165,997	112	10	155,509	127,127	82
MEDICA HEALTH PLANS OF WI	3,331	1,785	-428	10,542	9,802	94	11	10,542	9,802	93
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	2,581	1,498	28	17,189	15,612	91	10	17,189	15,612	91
MERCYCARE INS CO	14,444	6,895	437	67,196	61,475	91	8	68,210	62,106	91
NETWORK HEALTH PLAN OF WI INC	44,975	19,675	5,888	232,130	203,700	92	6	234,321	204,874	87
PHP INS PLAN INC	15,639	3,826	1,194	63,863	55,431	87	11	63,863	55,725	87
PHYSICIANS PLUS INS CORP	46,389	26,053	9,173	233,081	191,873	83	10	233,552	192,345	82
RACINE DENTAL PLAN INC	2	2	0	631	556	88	12	631	0	0
SECURITY HEALTH PLAN OF WI INC	77,560	22,189	7,348	285,801	255,215	91	7	285,801	255,211	89
TOUCHPOINT HEALTH PLAN INC	63,491	16,239	3,311	300,314	272,651	92	8	301,783	273,349	91
UNITEDHEALTHCARE OF WISCONSIN INC	173,611	56,193	14,043	714,474	612,198	89	10	720,508	614,652	85
UNITY HEALTH PLANS INS CORP	46,853	17,879	4,361	197,043	173,388	89	8	197,829	173,379	88
VALLEY HEALTH PLAN INC	18,593	8,393	1,066	88,089	80,779	95	4	88,089	81,255	92
VISION CARE NETWORK INS CORP	40	40	19	108	55	51	31	108	55	51
VISION INS PLAN OF AMER INC	982	372	240	3,582	1,885	53	38	3,582	1,885	53
WISCONSIN PHYSICIANS SERVICE INS CORP	165,430	74,387	20,543	294,870	234,119	84	10	287,525	233,338	81
WISCONSIN VISION SERVICE PLAN INC	4,130	2,643	527	8,233	8,129	100	1	8,297	8,129	98

Table I

**2002 Financial Data
of
Town Mutual Insurers**

Includes: Town Mutual Insurers

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table 1

	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
TOWN MUTUAL INSURER (000s OMITTED)										
ALL-STAR MUTUAL INS CO	1,721	634	16	786	440	62	44	1,388	601	43
ARLINGTON MUTUAL FIRE INS CO	3,939	2,927	41	742	440	64	41	1,268	713	56
ASHLAND COUNTY TOWN INS CO	475	199	-88	173	168	102	46	420	449	107
BARABOO FARMER'S MUTUAL INS CO	1,151	896	56	245	125	54	37	433	208	48
BARRON MUTUAL INS CO	1,353	663	305	1,043	354	40	28	1,580	556	35
BERRY & ROXBURY MUTUAL INS CO	1,771	1,589	47	155	27	22	60	356	34	10
BLOOMINGTON FARMERS MUTUAL INS CO	1,427	618	81	842	474	59	37	1,299	598	46
BRISTOL TOWN INS CO	911	861	8	65	16	32	96	170	33	19
CALEDONIA MUTUAL FIRE INS CO	493	473	-41	19	57	314	88	57	123	216
CALUMET EQUITY MUTUAL INS CO	1,560	464	-548	741	810	123	53	1,373	1,092	80
CLARNO MUTUAL INS CO	1,919	1,519	88	331	120	39	35	577	207	36
COLUMBUS MUTUAL TOWN INS CO	1,902	1,635	90	209	60	33	45	351	74	21
CONCORD MUTUAL FIRE INS CO	353	299	-6	66	27	49	69	134	20	15
COURTLAND-SPRINGVALE TOWN INS CO	336	301	5	27	11	51	69	74	12	16
DARLINGTON MUTUAL INS CO	1,433	380	-286	933	782	87	44	1,584	1,769	112
DUPONT MUTUAL INS CO	1,576	817	55	755	433	66	36	1,396	704	50
EAGLE POINT MUTUAL INS CO	2,279	1,602	70	496	257	65	35	1,057	404	38
ETTRICK MUTUAL INS CO	923	707	107	459	203	47	38	734	166	23
FALL CREEK MUTUAL INS CO	2,034	1,485	36	451	239	60	39	823	484	59
FARMERS TOWN MUTUAL INS CO	1,852	1,588	55	159	76	58	51	404	127	31
FLYWAY MUTUAL INS CO	2,799	2,356	48	374	144	46	68	823	464	56
FOUNTAIN CITY MUTUAL INS CO	1,126	337	-116	512	335	72	47	1,112	722	65
FRANKLIN FARMERS MUTUAL INS CO	1,508	928	188	761	198	30	44	1,102	618	56
GREEN COUNTY MUTUAL INS CO	1,527	993	-16	418	313	78	30	750	490	65
HAMBURG STARK MUTUAL INS. CO.	2,379	861	62	1,594	838	56	35	2,201	1,088	49
HELENVILLE MUTUAL INS CO	2,192	1,146	186	1,052	378	47	38	1,480	440	30
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	505	446	29	14	3	40	0	99	27	27
HOLLAND MUTUAL FIRE INS CO	495	281	-79	122	93	81	75	278	111	40
HOMESTEAD MUTUAL INS CO	3,792	3,049	-409	506	460	102	93	1,089	1,208	111
IXONIA MUTUAL INS CO	2,900	2,370	39	464	252	66	37	714	437	61
JAMESTOWN MUTUAL INS CO	1,659	944	139	696	244	39	32	1,046	357	34
KENOSHA COUNTY MUTUAL INS CO	3,002	2,818	48	107	111	113	71	242	127	52
LAPRAIRIE MUTUAL INS CO	1,587	1,337	-6	283	141	57	59	437	174	40
LEBANON CLYMAN MUTUAL INS CO	1,093	769	9	363	129	40	54	607	148	24
LIBERTY MUTUAL FIRE INS CO	1,556	1,007	-163	430	342	85	59	826	642	78
LINDINA TOWN MUTUAL INS CO	1,027	962	10	50	11	36	98	79	10	12
LODI MUTUAL INS CO	674	531	30	90	16	26	56	225	30	13
LUCK MUTUAL INS CO	1,146	641	51	529	282	58	35	785	588	75
MARCELLON TOWN MUTUAL FIRE INS CO	1,204	1,193	61	102	61	64	29	162	227	140
MEDINA MUTUAL INS CO	1,538	785	64	590	234	43	40	1,030	332	32

Wisconsin Insurance Report Business of 2002
Financial and Statistical Data, Table 1

	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
TOWN MUTUAL INSURER (000s OMITTED)										
MERRIMAC MUTUAL INS CO	2,673	2,341	126	306	117	43	43	560	433	77
MIDDLETON INS CO	1,231	535	407	745	177	27	41	1,079	250	23
MORaine MUTUAL INS CO	2,184	1,423	150	758	245	39	45	1,256	461	37
MT CALVARY MUTUAL INS CO	2,001	1,807	41	144	70	54	59	312	70	23
MT PLEASANT-PERRY MUT INS CO	2,209	1,377	14	732	478	68	34	1,312	843	64
NEW HOPE MUTUAL INS CO	463	235	-59	270	184	74	51	501	198	40
NEWARK MUTUAL INS CO	528	231	46	261	71	32	52	550	168	31
NORTHEASTERN MUTUAL INS CO	1,674	1,143	-130	408	343	91	45	794	691	87
NORTHERN FINNISH MUTUAL INS CO	651	326	30	543	187	41	53	944	236	25
PARIS MUTUAL FIRE INS CO	483	454	-4	32	22	78	83	63	51	82
PELLA MUTUAL INS CO	2,088	772	-200	1,089	927	95	31	2,138	1,820	85
PRICE COUNTY TOWN MUTUAL INS CO	886	528	102	372	164	48	36	697	279	40
RACINE COUNTY MUTUAL INS CO	1,979	1,705	60	222	48	31	64	425	56	13
REEDSBURG WESTFIELD MUTUAL INS CO	1,604	1,284	202	338	63	23	29	595	108	18
RIVER FALLS MUTUAL INS CO	1,573	911	58	423	236	61	31	928	562	61
ROSENDALE MUTUAL INS CO	891	720	-185	101	126	144	94	270	291	108
SENECA SIGEL MUTUAL INS CO	1,404	869	81	627	216	45	55	1,031	326	32
SHELBY FARMERS MUTUAL INS CO	729	505	22	224	95	49	40	386	276	72
SOUTH CENTRAL MUTUAL INS CO	1,642	1,296	66	268	76	36	53	635	165	26
SOUTHEAST MUTUAL INS CO	1,438	1,246	38	155	82	59	52	309	136	44
SPRING GROVE MUTUAL INS CO	1,316	1,224	-56	77	94	140	93	218	398	183
STOCKHOLM TOWN MUTUAL INS CO	1,697	1,470	126	269	124	48	28	500	155	31
SUGAR CREEK MUTUAL INS CO	3,845	3,067	182	733	265	42	46	1,169	681	58
THERESA MUTUAL INS CO	3,236	2,770	100	321	94	36	71	731	256	35
TRADE LAKE MUTUAL INS CO	946	362	136	584	175	36	39	1,108	519	47
TRI COUNTY MUTUAL TOWN INS CO	381	244	39	168	29	29	55	303	71	24
UNION MUTUAL FIRE INS CO	665	517	39	146	47	39	46	368	104	28
WASHINGTON TOWN MUTUAL INS CO	1,523	1,458	-34	71	82	132	87	139	188	136
WATERTOWN MUTUAL INS CO	1,395	745	152	651	216	40	39	957	317	33
WAUKESHA COUNTY MUTUAL INS CO	1,229	1,053	-74	168	68	53	75	300	71	24
WAUSAU-STETTIN MUTUAL INS CO	8,746	5,348	627	3,473	1,358	50	34	4,700	1,569	33
WEST CENTRAL MUTUAL INS CO	1,147	706	-25	464	273	80	44	849	528	62
YORKVILLE & MT PLEASANT MUTUAL INS CO	1,314	1,218	20	104	48	71	61	231	49	21

Directory of Licensed Insurers



Directory of Licensed Insurers

This directory includes all companies, fraternal benefit societies, associations, and town mutuals licensed or otherwise authorized to transact the business of insurance in this state as of December 31, 2002. (For current

information, see OCI's Web site at http://oci.wi.gov/dir_ins.htm.) The codes used to designate the kind of company and a brief description of each follows.

BP—Blue Plan. A domestic insurance corporation incorporated under ch. 611 or ch. 613, Wis. Stat. Blue plans offer health insurance to individual or group subscribers on an indemnity basis, or offer services through an embedded health maintenance organization using contracted service providers. Blue plans file the NAIC Health annual statement blank.

CC—Continuing Care Organization. Organized under ch. 647, Wis. Stat. Continuing care organizations provide nursing, medical, or personal care services, and maintenance services, for a period over one year or the duration of a person's life, conditioned upon payment of an entrance fee or a portion of the person's estate. Continuing care organizations file a financial statement, on a GAAP basis, which is audited by an independent CPA.

DP—Dental Plan. Similar to a blue plan, except that indemnity or services are limited to dental services.

FC—Fire and Casualty Company. A domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer licensed under ch. 618, Wis. Stat., and may be a mutual or stock company. Fire and casualty companies write a wide range of property and liability coverages, and individual and group health insurance. Fire and casualty companies file the NAIC Fire and Casualty annual statement blank.

FR—Fraternal Benefit Society (or Mutual Benefit Society). May be a domestic benefit society organized and operating under ch. 614, Wis. Stat., or a nondomestic benefit society operating under ch. 618, Wis. Stat. A fraternal benefit society is a nonstock corporation which exists for social, educational, charitable, or religious purposes, and also may sell individual life or health insurance to its members. A fraternal is governed through a lodge system and a representative form of government, and members voluntarily perform charitable, educational, etc. services for other members or the public. Fraternal benefit societies file the NAIC Fraternal Orders annual statement blank.

GA—Gift Annuity Corporation. Established by a domestic or foreign nonprofit corporation under ch. 615, Wis. Stat. Gift annuities receive gifts of money or property, in return for agreeing to pay an annuity to the donor. Remaining income may be transferred to the nonprofit corporation for its charitable, religious, etc. purposes. Gift annuities file the NAIC Charitable Annuity Corporations annual statement blank.

HM—Health Maintenance Organization (HMO). Established under chs. 185, 611, 613, or 618, Wis. Stat., and operates under ch. 609, Wis. Stat. HMOs may be for profit, nonprofit, or a cooperative. An HMO makes available comprehensive health care services (performed by providers contracted by the HMO) to enrolled participants for predetermined fixed payments. An HMO may hire medical service providers as employees, or may contract with existing hospitals and clinics to provide services to participants. HMOs file the NAIC Health annual statement blank.

LC—Life and Accident and Health Company. May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer licensed under ch. 618, Wis. Stat., and may be a mutual company or a stock company. Life and accident and health companies write a wide range of life, annuity, individual, and group health insurance. Life and accident and health companies file either the NAIC Life and Accident and Health annual statement blank or the NAIC Health annual statement blank.

LH—Limited Service Health Organization (LSHO). Similar to an HMO, except that it provides a limited range of health care services (such as vision or dental) to participants. LSHOs file the NAIC Health annual statement blank.

MC—Motor Club Plan. Established under ch. 616, Wis. Stat. A motor club plan may provide emergency road service, towing, bail bonds, map and touring service, etc. to members. Motor club plans file a financial statement which has been audited by an independent CPA.

MX—Miscellaneous Other Insurer.

RE—Reciprocal Exchange. A nondomestic insurer licensed under ch. 618, Wis. Stat. Reciprocals are unincorporated associations, operating through an attorney-in-fact, by which subscribers with similar interests (e.g., lumberyards, dry cleaners) provide fire and casualty insurance to each other through the exchange of insurance contracts. Reciprocals file the NAIC Fire and Casualty annual statement blank.

TC—Title Company. May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer operating under ch. 618, Wis. Stat. Title companies notify a prospective purchaser of recorded liens or easements on a parcel of real estate, and provide insurance against loss due to other defects in title to property (e.g., due to forgery, fraud, errors in public records, wills not probated, etc.). Title companies file the NAIC Title Insurance annual statement blank.

TM—Town Mutual of Wisconsin. A domestic fire and casualty insurer subject to ch. 612, Wis. Stat., as an assessable mutual. Town mutuals are authorized to write a limited range of property and liability coverage, in a limited number of counties in Wisconsin. Town mutuals may file either the NAIC Fire and Casualty annual statement blank or the Wisconsin Town Mutual annual statement blank.

VP—Vision Plan. Similar to a blue plan, except that indemnity or services provided are limited to eye care services.

WP—Warranty Plan. Established under ch. Ins 15, Wis. Adm. Code. A warranty plan is a third party which provides repair, replacement, or maintenance services in connection with the sale of goods from seller to buyer (e.g., automobiles, homes, appliances, etc.). (Warranties by the seller, manufacturer, or provider of service directly to the buyer are exempted from regulation by this office.) Warranty plans file audited GAAP based financial statements with this office.

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AAA LIFE INS CO	MI	LC	17250 NEWBURGH RD STE 100 LIVONIA MI 48152 (734) 779-2085	1969	1971
AAA WISCONSIN INC	MI	MC	1 AUTO CLUB DR DEARBORN MI 48126-9982 (800) 222-6424	1997	1997
AAGI INC	IL	WP	350 W KENSINGTON RD #108 MT PROSPECT IL 60056 (847) 506-9012	1999	2000
ABT LLC	WI	WP	4100 S 27TH ST MILWAUKEE WI 53221 (414) 281-5000	1997	1997
ACA FINANCIAL GUARANTY CORP	MD	FC	140 BROADWAY 47TH FL NEW YORK NY 10005 (888) 427-2833	1986	1989
ACACIA LIFE INS CO	DC	LC	5900 O ST LINCOLN NE 68510 (402) 467-1122	1869	1923
ACACIA NATIONAL LIFE INS CO	DC	LC	5900 O ST LINCOLN NE 68510 (402) 467-1122	1974	1975
ACCELERATION LIFE INS CO	OH	LC	520 MARYVILLE CENTRE DR STE 500 ST LOUIS MO 63141 (314) 275-5200	1973	1988
ACCEPTANCE CASUALTY INS CO	NE	FC	P O BOX 10800 RALEIGH NC 27605 (919) 833-1600	1920	1970
ACCEPTANCE INS CO	NE	FC	300 W BROADWAY STE 1600 COUNCIL BLUFFS IA 51503 (712) 329-3600	1979	1993
ACCIDENT FUND INS CO OF AM	MI	FC	P O BOX 40790 LANSING MI 48901-7990 (517) 342-4200	1994	2000
ACE AMERICAN INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101-1484 (215) 640-1000	1945	1971
ACE AMERICAN REINSURANCE CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101-1484 (215) 640-1000	1971	1972
ACE FIRE UNDERWRITERS INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101-1484 (215) 640-2324	1941	1967
ACE INDEMNITY INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-2324	1967	1989
ACE PROPERTY AND CASUALTY INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101-1484 (215) 640-1000	1819	1851
ACORD	NY	RS	P O BOX 1529 PEARL RIVER NY 10965-8529 (800) 444-3341	1994	1994
ACSTAR INS CO	IL	FC	P O BOX 2350 NEW BRITAIN CT 06050-2350 (860) 224-2000	1970	1981
ACUITY A MUTUAL INS CO	WI	FC	P O BOX 58 SHEBOYGAN WI 53082-0058 (920) 458-9131	1925	1925
ADDISON INS CO	IL	FC	P O BOX 73909 CEDAR RAPIDS IA 52407-3909 (319) 399-5700	1855	1996
ADMIRAL INDEMNITY CO	DE	FC	1255 CALDWELL RD CHERRY HILL NJ 08034 (856) 429-9200	1992	2001

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
ADMIRAL LIFE INS CO OF AMERICA	AZ	LC	P O BOX 30416 LANSING MI 48909-7916 (517) 349-6000	1958	1986
ADVANTA INS CO	AZ	FC	P O BOX 429 SPRING HOUSE PA 19477-0429 (877) 250-6245	1986	1990
ADVANTA LIFE INS CO	AZ	LC	P O BOX 429 SPRING HOUSE PA 19477 (877) 250-6245	1972	1990
ADVANTAGE WARRANTY CORP THE	FL	WP	P O BOX 770 DEERFIELD IL 60015 (800) 323-5771	1985	1993
ADVANTAGE WORKERS COMPENSATION INS CO	IN	FC	P O BOX 571918 SALT LAKE CITY UT 84157-1918 (801) 288-8750	1981	1984
AEGIS SECURITY INS CO	PA	FC	P O BOX 3153 HARRISBURG PA 17105-3153 (717) 657-9671	1977	1990
AETNA HEALTH & LIFE INS CO	CT	LC	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-7126	1971	1972
AETNA INS CO OF CT	CT	FC	151 FARMINGTON AVE RT21 HARTFORD CT 06156-0417 (860) 273-0123	1990	1990
AETNA LIFE INS CO	CT	LC	151 FARMINGTON AVE MC64 HARTFORD CT 06156-0001 (860) 273-0123	1853	1858
AFFILIATED FM INS CO	RI	FC	P O BOX 7500 JOHNSTON RI 02919-0500 (401) 275-3000	1949	1950
AFFINITY ROAD & TRAVEL CLUB INC	TX	MC	64 INVERNESS DRIVE EAST ENGLEWOOD CO 80112 (303) 790-2267	1978	1979
AFFIRMATIVE INS CO	IL	FC	P O BOX 43360 BIRMINGHAM AL 35243 (800) 443-1573	1983	1988
AFI MANAGEMENT CO INC	TX	WP	P O BOX 268847 OKLAHOMA CITY OK 73126-8847 (405) 523-2000	1983	1994
AGL LIFE ASSURANCE CO	PA	LC	610 W GERMANTOWN PIKE STE 460 PLYMOUTH MEETING PA 19462 (800) 734-3280	1960	1994
AGRI GENERAL INS CO	IA	FC	9200 NORTH PARK DR #350 JOHNSTON IA 50131 (515) 559-1000	1983	1991
AIG ANNUITY INS CO	TX	LC	2929 ALLEN PKWY L11-02 HOUSTON TX 77019-7100 (806) 345-7400	1944	1973
AIG LIFE INS CO	DE	LC	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1962	1979
AIG NATIONAL INS CO INC	NY	FC	4501 NORTHPOINT PKWY STE 500 ALPHARETTA GA 30022 (770) 753-8300	1938	1985
AIG SUNAMERICA LIFE ASSUR CO	AZ	LC	1 SUNAMERICA CTR CENTURY CITY LOS ANGELES CA 90067-6022 (310) 772-6000	1965	1969
AIG WARRANTY GUARD INC	DE	WP	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1996	2000

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AIU INS CO	NY	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1851	1915
ALAMANCE INS CO	IL	FC	238 INTERNATIONAL RD BURLINGTON NC 27215 (336) 586-2500	1998	2000
ALEA NORTH AMERICAN INS CO	NY	FC	55 CAPITAL BLVD ROCKY HILL CT 06067 (860) 513-4180	1932	1982
ALEXIAN VILLAGE OF MILWAUKEE	WI	CC	9255 N 76TH ST MILWAUKEE WI 53223-1055 (414) 355-9300	1974	1974
ALFA MUTUAL INS CO	AL	FC	P O BOX 11000 MONTGOMERY AL 36191-0001 (334) 288-3900	1947	1999
ALL AMERICA INS CO	OH	FC	800 S WASHINGTON ST VAN WERT OH 45891-2357 (419) 238-1010	1961	1974
ALL MOTORISTS INS AGENCY	CA	WP	5230 LAS VIRGENES RD STE 100 CALABASAS CA CA 91302 (800) 242-9442	1959	1993
ALL NATION INS CO	MN	FC	29621 NORTHWESTERN HWY SOUTHFIELD MI 48034 (248) 358-4010	1961	1979
ALL SAVERS INS CO	IN	LC	7440 WOODLAND DR INDIANAPOLIS IN 46278-1719 (317) 297-4123	1986	1987
ALL-STAR MUTUAL INS CO	WI	TM	100 N BUSINESS PK CIRCLE STE 102 STOUGHTON WI 53589 (608) 877-9750	1882	1882
ALLEGHENY CASUALTY CO	PA	FC	485 CHESTNUT ST MEADVILLE PA 16335-4407 (814) 336-2521	1936	1956
ALLIANCE ASSURANCE CO OF AMERICA	NY	FC	325 DONALD J LYNCH BLVD MARLBOROUGH MA 01752-4729 (508) 303-1000	1991	1992
ALLIANCE OF AMERICAN INSURERS	IL	RS	3025 HIGHLAND PKY STE 800 DOWNERS GROVE IL 60515 (630) 724-2100	1983	1983
ALLIANZ INS CO	CA	FC	P O BOX 7780 BURBANK CA 91510 (818) 260-7500	1977	1977
ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	LC	P O BOX 1344 MINNEAPOLIS MN 55440-1344 (763) 765-6500	1896	1899
ALLIED PROPERTY AND CASUALTY INS CO	IA	FC	1100 LOCUST ST DES MOINES IA 50391-1100 (515) 280-4211	1983	1999
ALLMERICA FINANCIAL ALLIANCE INS CO	NH	FC	440 LINCOLN ST WORCESTER MA 01605 (508) 853-7200	1995	1996
ALLMERICA FINANCIAL BENEFIT INS CO	MI	FC	645 W GRAND RIVER AVE HOWELL MI 48843 (508) 853-7200	1976	1993
ALLMERICA FINANCIAL LIFE INS & ANNUITY CO	MA	LC	440 LINCOLN ST WORCESTER MA 06153 (508) 855-1000	1974	1975
ALLSTATE ASSURANCE CO	IL	LC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062-7127 (847) 402-5000	1978	1978
ALLSTATE FIRE AND CASUALTY INS CO	IL	FC	2775 SANDERS RD NORTHBROOK IL 60062-7127 (847) 402-5000	1972	1981

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
ALLSTATE INDEMNITY CO	IL	FC	3075 SANDERS RD STE H1A G IL 60062-7127 (847) 402-5000	1960	1964
ALLSTATE INS CO	IL	FC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062-7127 (847) 402-5000	1931	1936
ALLSTATE LIFE INS CO	IL	LC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062-7127 (847) 402-5000	1957	1958
ALLSTATE MOTOR CLUB INC	DE	MC	1500 W SHURE DR ARLINGTON HTS IL 60004-1443 (847) 632-8711	1982	1983
ALLSTATE PROPERTY & CASUALTY INS CO	IL	FC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062-7127 (847) 402-5000	1985	1987
ALPHA PROPERTY & CASUALTY INS CO	WI	FC	P O BOX 223687 DALLAS TX 75222 (972) 690-5500	1979	1979
ALTA HEALTH & LIFE INS CO	IN	LC	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1963	1982
ALVERNO COLLEGE	WI	GA	P O BOX 343922 MILWAUKEE WI 53234-3922 (414) 382-6000	1940	1993
ALZHEIMERS DISEASE AND RELATED DISORDERS INC	DE	GA	919 N MICHIGAN AVE STE 1100 CHICAGO IL 60611-1676 (312) 335-8700	1980	1997
AMALGAMATED LIFE & HEALTH INS CO	IL	LC	333 S ASHLAND AVE CHICAGO IL 60607 (212) 539-5000	1939	1963
AMALGAMATED LIFE INS CO	NY	LC	730 BROADWAY NEW YORK NY 10003 (212) 539-5000	1943	1995
AMBAC ASSURANCE CORP	WI	FC	1 STATE ST PLZ 15TH FL NEW YORK NY 10004 (212) 668-0340	1970	1970
AMCO INS CO	IA	FC	1100 LOCUST ST DES MOINES IA 50391-1100 (515) 280-4211	1958	1974
AMCOMP ASSURANCE CORP	FL	FC	P O BOX 88806 NORTH PALM BEACH FL 33408-8806 (561) 840-7171	1979	1980
AMERICAN & FOREIGN INS CO	DE	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1979	1980
AMERICAN AGRICULTURAL INS CO	IN	FC	225 W TOUHY AVE PARK RIDGE IL 60068-4202 (847) 685-8600	1948	1972
AMERICAN ALTERNATIVE INS CORP	DE	FC	P O BOX 5241 PRINCETON NJ 08543 (609) 243-4200	1995	1997
AMERICAN AMBASSADOR CASUALTY CO	IL	FC	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	1963	1993
AMERICAN AMICABLE LIFE INS CO OF TX	TX	LC	P O BOX 2549 WACO TX 76702-2549 (800) 736-7311	1981	1986
AMERICAN ASSOC OF INS SERVICES	IL	RS	1745 S NAPERVILLE RD WHEATON IL 60187-8132 (800) 564-2247	1970	1970
AMERICAN AUTOMOBILE INS CO	MO	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1911	1916

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AMERICAN BANKERS INS CO OF FLA	FL	FC	11222 QUAIL ROOST DR MIAMI FL 33157-6543 (305) 253-2244	1947	1961
AMERICAN BANKERS LIFE ASSUR CO OF FLA	FL	LC	11222 QUAIL ROOST DR MIAMI FL 33157-6543 (800) 852-2244	1952	1959
AMERICAN BAPTIST BD OF EDUCATION & PUBLICATION	PA	GA	P O BOX 851 VALLEY FORGE PA 19482-0851 (610) 768-2344	1964	1981
AMERICAN BAPTIST FOREIGN MISSION SOCIETY	PA	GA	P O BOX 851 VALLEY FORGE PA 19482-0851 (610) 768-2205	1821	1978
AMERICAN BAPTIST HOMES OF THE MIDWEST	MN	GA	11985 TECHNOLOGY DR EDEN PRAIRIE MN 55344-3622 (952) 941-3175	1930	1992
AMERICAN BIBLE SOCIETY	NY	GA	1865 BROADWAY NEW YORK NY 10023-7503 (212) 408-1200	1841	1978
AMERICAN BUSINESS & PERSONAL INS MUT INC	DE	FC	307 N MICHIGAN AVE CHICAGO IL 60601-3701 (312) 346-8100	1981	1985
AMERICAN CANCER SOCIETY	NY	GA	1599 CLIFTON RD NE ATLANTA GA 30329 (404) 329-7513	1922	1997
AMERICAN CASUALTY CO OF READING PA	PA	FC	CNA PLZ CHICAGO IL 60685-0001 (312) 822-5000	1902	1944
AMERICAN CENTENNIAL INS CO	DE	FC	3501 SILVERSIDE RD 203 NAAMANS BLDG WILMINGTON DE 19810 (302) 479-2100	1970	1979
AMERICAN CENTRAL INS CO	MO	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1979	1983
AMERICAN COMMERCE INS CO	OH	FC	211 MAIN ST WEBSTER MA 01570-0758 (508) 949-4310	1946	1960
AMERICAN COMMUNITY MUTUAL INS CO	MI	LC	39201 W SEVEN MILE RD LIVONIA MI 48152-1094 (800) 233-3444	1947	1995
AMERICAN COMPENSATION INS CO	MN	FC	8500 NORMANDALE LAKE BLVD STE 1400 BLOOMINGTON MN 55437 (952) 893-0403	1991	1997
AMERICAN COUNTRY INS CO	IL	FC	500 W MADISON ST STE 600 CHICAGO IL 60661-4544 (312) 373-7100	1997	1997
AMERICAN DENTAL PLAN OF WISCONSIN INC	WI	LH	P O BOX 44966 MADISON WI 53744-4966 (608) 831-1047	1993	1994
AMERICAN ECONOMY INS CO	IN	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1959	1962
AMERICAN EMPIRE INS CO	OH	FC	P O 5370 CINCINNATI OH 45201 (513) 369-3000	1979	1981
AMERICAN EMPLOYERS INS CO	MA	FC	1 BEACON ST BOSTON MA 02108-3100 (617) 725-6000	1923	1924
AMERICAN ENTERPRISE LIFE INS CO	IN	LC	227 AXP FINANCIAL CTR MINNEAPOLIS MN 55474 (612) 671-3131	1981	1982

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	LC	P O BOX 71216 DES MOINES IA 50325 (515) 221-0002	1980	1981
AMERICAN EQUITY SPECIALTY INS CO	CA	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1997	1998
AMERICAN FAMILY HOME INS CO	FL	FC	P O BOX 5323 CINCINNATI OH 45102-5323 (800) 543-2644	1965	1984
AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	NE	LC	1932 WYNNTON RD COLUMBUS GA 31999-0001 (706) 323-3431	1955	1970
AMERICAN FAMILY LIFE INS CO	WI	LC	6000 AMERICAN PKY MADISON WI 53783-0001 (608) 249-2111	1957	1957
AMERICAN FAMILY MUTUAL INS CO	WI	FC	6000 AMERICAN PKY MADISON WI 53783-0001 (608) 249-2111	1927	1927
AMERICAN FEDERATION INS CO	FL	FC	P O BOX 2450 GRAND RAPIDS MI 49501-2450 (616) 942-3000	1983	1998
AMERICAN FIDELITY ASSUR CO	OK	LC	P O BOX 25523 OKLAHOMA CITY OK 73125-0523 (405) 523-2000	1960	1980
AMERICAN FIDELITY LIFE INS CO	FL	LC	4060 BARRANCAS AVE PENSACOLA FL 32507-3467 (850) 456-7401	1956	1965
AMERICAN FINANCIAL SECURITY LIFE INS CO	MO	LC	323 W EIGHTH ST STE 202 KANSAS CITY MO 64105 (816) 842-6605	1957	1981
AMERICAN FIRE & CASUALTY CO	OH	FC	9450 SEWARD RD FAIRFIELD OH 45014-5456 (513) 603-2250	1906	1979
AMERICAN FOUNDERS LIFE INS CO	TX	LC	P O BOX 52121 PHOENIX AZ 85072-2121 (480) 425-5100	1977	1986
AMERICAN FRATERNAL UNION	MN	FR	P O BOX 59 ELY MN 55731 (218) 365-3143	1900	1964
AMERICAN FRIENDS SERVICE COMMITTEE INC	DE	GA	1501 CHERRY ST PHILADELPHIA PA 19102-1479 (215) 241-7000	1949	1978
AMERICAN FUJI FIRE & MARINE INS CO	IL	FC	2 LOGAN SQUARE 6TH FL PHILADELPHIA PA 19103 (877) 514-3542	1981	1990
AMERICAN GENERAL ASSUR CO	IL	LC	3600 ROUTE 66 NEPTUNE NJ 60173-4793 (732) 922-7000	1929	1964
AMERICAN GENERAL INDEMNITY CO	NE	FC	1000 WOODFIELD RD SCHAUMBURG IL 60173-4793 (847) 517-6000	1986	1993
AMERICAN GENERAL LIFE & ACCIDENT INS CO	TN	LC	458 N AMERICAN GENERAL CTR NASHVILLE TN 37250 (615) 749-1000	1900	1970
AMERICAN GENERAL LIFE INS CO	TX	LC	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1917	1966
AMERICAN GENERAL PROPERTY INS CO	TN	FC	458 N AMERICAN GENERAL CTR NASHVILLE TN 37250 (615) 749-1000	1974	1975
AMERICAN GROWERS INS CO	NE	FC	300 W BROADWAY STE 1600 COUNCIL BLUFFS IA 51503 (712) 329-3600	1946	1997

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AMERICAN GUARANTEE & LIABILITY INS CO	NY	FC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBERG IL 60196-1056 (847) 605-6000	1939	1939
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	WP	800 ROOSEVELT RD STE C-1 GLEN ELLYN IL 60137 (800) 579-2233	1998	2000
AMERICAN HARDWARE MUTUAL INS CO	OH	FC	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1899	1918
AMERICAN HEALTH & LIFE INS CO	TX	LC	2400 W 75TH ST PRAIRIE VILLAGE KS 66208-3509 (913) 432-1451	1954	1959
AMERICAN HEALTH ASSISTANCE FOUNDATION	DC	GA	22512 GATEWAY CTR DR CLARKSBURG MD 20871 (301) 948-3244	1973	1996
AMERICAN HEALTHCARE INDEMNITY CO	DE	FC	1888 CENTURY PARK E STE 800 LOS ANGELES CA 90067-1708 (310) 551-5900	1980	1986
AMERICAN HEART ASSOCIATION INC	NY	GA	7272 GREENVILLE AVE DALLAS TX 75231-4596 (214) 706-1589	1924	1993
AMERICAN HERITAGE LIFE INS CO	FL	LC	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224 (904) 992-1776	1956	1962
AMERICAN HOME ASSURANCE CO	NY	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1899	1930
AMERICAN HOME LIFE INS CO THE	KS	LC	P O BOX 1497 TOPEKA KS 66601 (785) 235-6276	1909	1998
AMERICAN HOME SHIELD OF MAINE INC	ME	WP	860 RIDGELAKE BLVD MEMPHIS TN 38120 (901) 537-8030	1990	1993
AMERICAN INCOME LIFE INS CO	IN	LC	P O BOX 76710 WACO TX 76710 (800) 433-3405	1954	1966
AMERICAN INDEMNITY CO	TX	FC	P O BOX 73909 CEDAR RAPIDS IA 52407-3909 (319) 399-5700	1913	1934
AMERICAN INSTITUTE FOR CANCER RESEARCH THE	DC	GA	1759 R ST NW WASHINGTON DC 20009 (202) 328-7744	1981	2000
AMERICAN INS CO THE	NE	FC	777 SAN MARIN DR NOVATO CA 94998-0001 (415) 899-2000	1846	1880
AMERICAN INTERNATIONAL INS CO	NY	FC	3 BEAVER VALLEY RD WILMINGTON DE 19803-1115 (302) 252-2000	1824	1979
AMERICAN INTERNATIONAL LIFE ASSURNC CO OF NY	NY	LC	P O BOX 727 NEW YORK NY 10268 (212) 770-7000	1962	1964
AMERICAN INTERNATIONAL SOUTH INS CO	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1946	1986
AMERICAN INTERSTATE INS CO	LA	FC	2301 HIGHWAY 190 W DERIDDER LA 70634-6005 (800) 256-9052	1973	1995
AMERICAN INVESTORS LIFE INS CO	KS	LC	699 WALNUT ST STE 1400 H73 DES MOINES IA 50309 (785) 232-6945	1965	1985

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AMERICAN LEBANESE SYRIAN ASSOC CHARITIES INC	IL	GA	501 ST JUDE PLACE MEMPHIS TN 38105-1942 (901) 578-2010	1957	1996
AMERICAN LIFE & HEALTH INS CO	MO	LC	27725 SANTA MARGARITA PKY #220 MISSION VIEJO CA 92691-6704 (949) 380-0233	1925	1969
AMERICAN LIFE INS CO OF NY THE	NY	LC	3 CORPORATE CTR STE 1000 9920 CORPORATE CAMPUS LOUISVILLE KY 40223 (502) 587-7626	1955	1958
AMERICAN LIVE STOCK INS CO	IL	FC	P O BOX 520 GENEVA IL 60134-0520 (630) 232-2100	1952	1962
AMERICAN LUNG ASSOCIATION	NY	GA	1740 BROADWAY NEW YORK NY 10019-4374 (212) 315-8700	1918	2002
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049-0001 (800) 833-0355	1974	1974
AMERICAN MATURITY LIFE INS CO	CT	LC	P O BOX 2999 HARTFORD CT 06104-2999 (860) 843-5867	1972	1987
AMERICAN MEMORIAL LIFE INS CO	SD	LC	P O BOX 2730 RAPID CITY SD 57709-2730 (605) 719-0999	1959	1980
AMERICAN MERCHANTS CAS CO	OH	FC	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1986	1988
AMERICAN MERCURY INS CO	OK	FC	P O BOX 268847 OKLAHOMA CITY OK 73126-8847 (405) 523-5142	1962	1980
AMERICAN MODERN HOME INS CO	OH	FC	P O BOX 5323 CINCINNATI OH 45201-5323 (800) 543-2644	1965	1981
AMERICAN MODERN HOME SERVICE CO	OH	WP	P O BOX 5323 CINCINNATI OH 45201 (513) 943-7200	1988	1998
AMERICAN MODERN LIFE INS CO	OH	LC	P O BOX 5323 CINCINNATI OH 45201-5323 (800) 543-2644	1956	1995
AMERICAN MOTORISTS INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049-0001 (800) 833-0355	1926	1927
AMERICAN MUTUAL REINSURANCE CO	IL	FC	C/O OFC DEPUTY RECVR STE 1450 222 MERCHANDISE MART PLZ CHICAGO IL 60654 (312) 836-9500	1941	1964
AMERICAN NATIONAL GENERAL INS CO	MO	FC	1949 E SUNSHINE AMERICAN NATIONAL CORPORATE CENTRE SPRINGFIELD MO 65899-0001 (417) 887-4990	1980	1984
AMERICAN NATIONAL INS CO	TX	LC	1 MOODY PLZ GALVESTON TX 77550-7948 (409) 763-4661	1905	1957
AMERICAN NATIONAL LIFE INS CO OF TX	TX	LC	1 MOODY PLZ GALVESTON TX 77550-7999 (409) 763-4661	1954	1992

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	FC	AMERICAN NATIONAL CORPORATE CENTRE 1949 E SUNSHINE SPRINGFIELD MO 65899-0001 (417) 887-4990	1973	1980
AMERICAN NUCLEAR INSURERS	CT	RS	TOWN CENTER STE 300S 29 S MAIN ST WEST HARTFORD CT 06107-2430 (203) 561-3433	1973	1973
AMERICAN PARTNERS LIFE INS CO	AZ	LC	227 AXP FINANCIAL CENTER MINNEAPOLIS MN 55474 (612) 671-3131	1981	1982
AMERICAN PHYSICIANS ASSURANCE CORP	MI	FC	1031 N HAGADORD RD E LANSING MI 48823 (517) 324-6748	1975	1996
AMERICAN PIONEER TITLE INS CO	FL	TC	493 E SEMORAN BLVD CASSELBERRY FL 32707 (407) 260-8050	1980	1995
AMERICAN PREMIER INS CO	IN	FC	P O BOX 105091 ATLANTA GA 30348-5091 (678) 627-6000	1989	1991
AMERICAN PROTECTION INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049-0001 (847) 320-2000	1962	1964
AMERICAN REINSURANCE CO	DE	FC	P O BOX 5241 PRINCETON NJ 08543-5241 (609) 243-4200	1917	1978
AMERICAN RELIABLE INS CO	AZ	FC	8655 E VIA DE VENTURA SCOTTSDALE AZ 85258 (408) 483-8666	1952	1987
AMERICAN REPUBLIC INS CO	IA	LC	P O BOX 1 DES MOINES IA 50301-0001 (800) 247-2190	1929	1958
AMERICAN ROAD INS CO THE	MI	FC	THE AMERICAN ROAD DEARBORN MI 48121 (313) 337-1102	1959	1960
AMERICAN SAFETY CASUALTY INS CO	DE	FC	1845 THE EXCHANGE STE 200 ATLANTA GA 30339 (800) 388-3647	1981	1983
AMERICAN SECURITY INS CO	DE	FC	260 INTERSTATE NORTH CIR NW ATLANTA GA 30339 (770) 763-1000	1983	1984
AMERICAN SELECT INS CO	OH	FC	P O BOX 5001 WESTFIELD CTR OH 44251-5001 (330) 887-0101	1959	1995
AMERICAN SKANDIA LIFE ASSURANCE CORP	CT	LC	P O BOX 883 SHELTON CT 06484-0883 (800) 628-6039	1969	1977
AMERICAN SLOVENIAN CATHOLIC UNION (KSKJ)	IL	FR	2439 GLENWOOD AVE JOLIET IL 60435-5441 (815) 741-2001	1898	1917
AMERICAN SOUTHERN INS CO	KS	FC	P O BOX 723030 ATLANTA GA 31139-0030 (404) 266-9595	1936	1988
AMERICAN SPECIALTY HEALTH INS CO	IL	LC	777 FRONT ST SAN DIEGO CA 92101 (619) 578-2000	1972	1979
AMERICAN STANDARD INS CO OF WI	WI	FC	6000 AMERICAN PKY MADISON WI 53783-0001 (608) 249-2111	1961	1961
AMERICAN STATES INS CO	IN	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1929	1961

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AMERICAN STATES LIFE INS CO	IN	LC	P O BOX 34690 SEATTLE WA 98124-1690 (425) 867-8000	1957	1961
AMERICAN STATES PREFERRED INS CO	IN	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1979	1980
AMERICAN STERLING INS CO	CA	FC	9800 MUIRLANDS BLVD IRVINE CA 92618 (949) 206-6200	1979	1995
AMERICAN SUMMIT INS CO	TX	FC	P O BOX 2650 WACO TX 76703-2028 (254) 399-0626	1955	1996
AMERICAN TRAVELER MOTOR CLUB INC THE	DE	MC	P O BOX 1299 SARASOTA FL 34230 (800) 621-5287	1979	1981
AMERICAN UNITED LIFE INS CO	IN	LC	P O BOX 368 INDIANAPOLIS IN 46206-0368 (317) 285-1877	1877	1955
AMERICAN WEST INS CO	ND	FC	P O BOX 2502 FARGO ND 58108-2502 (701) 298-4200	1990	1991
AMERICAN ZURICH INS CO	IL	FC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196-1056 (847) 605-6000	1981	1983
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64199-3487 (816) 391-2000	1946	1957
AMERICOM LIFE & ANNUITY INS CO	TX	LC	P O BOX 17401 BALTIMORE MD 21297-1401 (410) 895-0100	1985	1998
AMERIN GUARANTY CORP	IL	FC	1601 MARKET ST PHILADELPHIA PA 19103 (800) 523-1988	1974	1991
AMERISURE INS CO	MI	FC	P O BOX 2060 FARMINGTON HILLS MI 48333-2060 (248) 615-9000	1968	1981
AMERISURE MUTUAL INS CO	MI	FC	P O BOX 2060 FARMINGTON HILLS MI 48333-2060 (248) 615-9000	1912	1937
AMERITAS LIFE INS CORP	NE	LC	P O BOX 81889 LINCOLN NE 68501 (402) 467-1122	1887	1984
AMERITAS VARIABLE LIFE INS CO	NE	LC	P O BOX 82550 LINCOLN NE 68501-2550 (402) 467-1122	1983	1987
AMERUS LIFE INS CO	IA	LC	699 WALNUT ST STE 1400 H73 DES MOINES IA 50309 (515) 283-2371	1896	1902
AMEX ASSURANCE CO	IL	FC	3500 PACKERLAND DR DE PERE WI 54115 (920) 330-5100	1973	1980
AMGUARD INS CO	PA	FC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1982	2001
AMICA LIFE INS CO	RI	LC	P O BOX 6008 PROVIDENCE RI 02940-6008 (800) 652-6422	1968	1982
AMICA MUTUAL INS CO	RI	FC	P O BOX 6008 PROVIDENCE RI 02940-6008 (800) 652-6422	1972	1972

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AMNESTY INTERNATIONAL OF THE U S A INC	NY	GA	322 EIGHTH AVE NEW YORK NY 10001-8001 (212) 633-4224	1996	1998
AMOCO MOTOR CLUB A DIV OF AMOCO ENTERPRISES INC	DE	MC	200 N MARTINGALE RD SCHAUMBURG IL 60173-2096 (847) 605-3000	1965	1967
ANNUITY & LIFE REASSURANCE AMERICA INC	CT	LC	280 TRUMBULL ST 21ST FL HARTFORD CT 06103 (860) 256-2122	1963	1971
ANNUITY INVESTORS LIFE INS CO	OH	LC	P O BOX 5423 CINCINNATI OH 45201-5423 (513) 357-3300	1981	1984
ANTHEM ALLIANCE HEALTH INS CO	TX	LC	120 MONUMENT CIR INDIANAPOLIS IN 46204 (317) 488-6130	1974	1982
ANTHEM INS COS INC	IN	FC	120 MONUMENT CIR INDIANAPOLIS IN 46204-4903 (317) 488-6000	1944	1991
ANTHEM LIFE INS CO	IN	LC	1801 WATERMARK DR STE 200 COLUMBUS OH 43215 (614) 436-0688	1953	1986
AON HOME WARRANTY SERVICES INC	DE	WP	1000 N MILWAUKEE AVE 5TH FL GLENVIEW IL 60025 (847) 953-1000	1996	1996
AON INNOVATIVE SOLUTIONS	MO	WP	1000 MILWAUKEE AVE GLENVIEW IL 60025 (847) 953-1000	1985	1992
ARAG INS CO	IA	FC	400 LOCUST ST STE 480 DES MOINES IA 50309 (515) 246-1200	1989	2001
ARCH INS CO	MO	FC	ONE LIBERTY PLAZA 53RD FL NEW YORK NY 10006 (212) 651-6500	1971	1987
ARCH SPECIALTY INS CO	WI	FC	ONE LIBERTY PLZ 53RD FL NEW YORK NY 10006 (212) 651-6500	1964	2000
ARCHDIOCESE OF MILWAUKEE	WI	GA	P O BOX 070912 MILWAUKEE WI 53207-0912 (414) 769-3319	1903	1994
ARGONAUT GREAT CENTRAL INS CO	IL	FC	3625 N SHERIDAN RD PEORIA IL 61633 (309) 688-8571	1967	1969
ARGONAUT INS CO	CA	FC	10101 REUNION PL STE 500 SAN ANTONIO TX 78216 (650) 326-0900	1957	1959
ARGONAUT MIDWEST INS CO	IL	FC	10101 REUNION PL STE 500 SAN ANTONIO TX 78216 (650) 326-0900	1962	1972
ARKWRIGHT INS CO	MA	FC	P O BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1974	1975
ARLINGTON MUTUAL FIRE INS CO	WI	TM	P O BOX 199 ARLINGTON WI 53911-0199 (608) 635-4754	1873	1873
ARMED FORCES INS EXCHANGE	KS	FC	P O BOX G FT LEAVNWRTH KS 66027 (913) 727-5500	1982	1988
ASBURY THEOLOGICAL SEMINARY	KY	GA	204 N LEXINGTON AVE WILMORE KY 40390-1199 (859) 858-3581	1931	1993
ASHLAND COUNTY TOWN INS CO	WI	TM	P O BOX 142 BUTTERNUT WI 54514 (715) 769-3650	1901	1901

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
ASSEMBLIES OF GOD FOUNDATION	MO	GA	1445 N BOONVILLE AVE SPRINGFIELD MO 65802-1805 (417) 862-2781	1960	1981
ASSOCIATED INDEMNITY CORP	CA	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1922	1937
ASSOCIATED SERVICE CORP	MO	WP	655 CRAIG RD STE 100 ST LOUIS MO 63141 (314) 567-6162	1980	1999
ASSOCIATES FINANCIAL LIFE INS CO	TN	LC	P O BOX 2548 FORT WORTH TX 76113 (817) 348-7500	1959	1979
ASSOCIATES INS CO	IN	FC	P O BOX 222038 DALLAS TX 75222-2038 (972) 650-2800	1919	1939
ASSURANCE CO OF AMER	NY	FC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196-1056 (847) 605-6000	1945	1948
ASSURED LIFE ASSOCIATION	CO	FR	P O BOX 266000 HIGHLANDS RANCH CO 80163-6000 (303) 792-9777	1891	1995
ASSURITY LIFE INS CO	NE	LC	1526 K ST LINCOLN NE 68508 (800) 627-7212	1964	1969
ATHENA ASSURANCE CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7066	1982	1984
ATLANTA CASUALTY CO	OH	FC	P O BOX 105091 ATLANTA GA 30348 (800) 225-8930	1972	1989
ATLANTA INTERNATIONAL INS CO	NY	FC	7230 MCGINNIS FERRY RD STE 300 SUWANEE GA 30024 (770) 813-6220	1929	1930
ATLANTA LIFE INS CO	GA	LC	100 AUBURN AVE N E ATLANTA GA 30303 (770) 659-2100	1916	1992
ATLANTA SPECIALTY INS CO	OH	FC	P O BOX 105091 ATLANTA GA 30348-5091 (800) 225-8930	1974	1974
ATLANTIC MUTUAL INS CO	NY	FC	140 BROADWAY NEW YORK NY 10005-1101 (212) 943-1800	1842	1949
ATLANTIC SPECIALTY INS CO	NY	FC	140 BROADWAY NEW YORK NY 10005-1101 (973) 408-6000	1986	2001
ATRIUM HEALTH PLAN INC	WI	HM	P O BOX 64179 ST PAUL MN 55164-0179 (800) 535-4041	1984	1984
ATTIC ANGEL NURSING HOME	WI	CC	8301 OLD SAUK RD MIDDLETON WI 53562 (608) 662-8842	1926	1984
ATTORNEYS TITLE GUARANTY FUND INC	IL	TC	2408 WINDSOR PL CHAMPAIGN IL 61820 (217) 359-2000	1964	1994
AURORA FOUNDATION INC	WI	GA	3031 W MONTANA ST MILWAUKEE WI 53215 (414) 389-5828	1987	2000
AURORA NATIONAL LIFE ASSURNC CO	CA	LC	1290 SILAS DEANE HWY WETHERSFIELD CT 06109 (860) 513-6090	1961	1984

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AUSTIN MUTUAL INS CO	MN	FC	10 2ND ST NE STE 300 MINNEAPOLIS MN 55413-2282 (612) 378-8600	1896	1934
AUTO CLUB GROUP INS CO	MI	FC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1234	1969	1996
AUTO CLUB INS ASSOC	MI	FC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-9002	1922	1996
AUTO CLUB LIFE INS CO	MI	LC	17250 NEWBURGH RD STE 100 LAVONIA MI 48152 (734) 591-9422	1974	1981
AUTO CLUB OF AMERICA CORP	OK	MC	9411 N GEORGIA OKLAHOMA CITY OK 73120 (800) 411-2007	1986	1995
AUTO HELP LINE OF AMERICA INC	NY	MC	7007 13TH AVE BROOKLYN NY 11228 (718) 331-1436	1976	1992
AUTO OWNERS INS CO	MI	FC	P O BOX 30660 LANSING MI 48909-8160 (517) 323-1200	1916	1957
AUTO OWNERS LIFE INS CO	MI	LC	P O BOX 30660 LANSING MI 48901-8160 (517) 323-1200	1965	1968
AUTOMOBILE INS CO OF HARTFORD CT THE	CT	FC	ONE TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1968	1970
AUTOMOBILE PROTECTION CORP-APCO	GA	WP	6010 ATLANTIC BLVD NORCROSS GA 30071-1303 (800) 458-7071	1987	1995
AUTOMOTIVE PROFESSIONALS INC	WI	WP	1701 GOLF RD STE 1200 TOWER 2 ROLLING MEADOWS IL 60008 (847) 806-0002	1992	1996
AUTOMOTIVE WARRANTY SERVICES INC	DE	WP	1000 N MILWAUKEE AVE 5TH FL GLENVIEW IL 60025 (847) 953-1000	1977	1992
AUTOMOTIVE WARRANTY SERVICES OF FLORIDA INC	FL	WP	1000 N MILWAUKEE AVE 5TH FL GLENVIEW IL 60025 (847) 953-1000	1997	2001
AVEMCO INS CO	MD	FC	411 AVIATION WAY FREDERICK MD 21701 (301) 694-5700	1960	1968
AVIVA LIFE INS CO	DE	LC	108 MYRTLE ST NORTH QUINCY MA 02171 (800) 225-8073	1958	1958
AVOMARK INS CO	IN	FC	9450 SEWARD RD FAIRFIELD OH 45014 (513) 603-2400	1996	2001
AXA ART INS CORP	NY	FC	4 W 58TH ST 8TH FL NEW YORK NY 10019-2515 (212) 415-8421	1986	1989
AXA CORPORATE SOLUTIONS INS CO	NY	FC	17 STATE ST NEW YORK NY 10004 (212) 493-9300	1839	1979
AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	LC	17 STATE ST NEW YORK NY 10004-1501 (212) 859-0555	1981	1983
AXA CORPORATE SOLUTIONS REINS CO	DE	FC	17 STATE STREET 29TH & 30TH FLOORS NEW YORK NY 10004-1501 (212) 493-9300	1978	1988

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AXA RE AMERICA INS CO	DE	FC	17 STATE ST NEW YORK NY 10004-1501 (212) 493-9364	1919	1981
AXA RE PROPERTY AND CASUALTY INS CO	DE	FC	17 STATE ST 29TH FL NEW YORK NY 10004-1501 (212) 493-9300	1971	1977
AXIS REINSURANCE CO	NY	FC	11680 GREAT OAKS WAY STE 500 NEW YORK NY 10022 (678) 746-9400	1991	1992
BADGER MUTUAL INS CO	WI	FC	1635 W NATIONAL AVE MILWAUKEE WI 53204-1130 (414) 383-1234	1887	1891
BALBOA INS CO	CA	FC	P O BOX 19702 IRVINE CA 92623-9702 (949) 222-8000	1948	1964
BALBOA LIFE INS CO	CA	LC	P O BOX 19702 IRVINE CA 92623-9702 (949) 222-8000	1968	1973
BALTIMORE LIFE INS CO THE	MD	LC	10075 RED RUN BLVD OWINGS MILLS MD 21117-6050 (410) 581-6600	1882	1990
BANC INSURE INC	OK	FC	P O BOX 26104 OKLAHOMA CITY OK 73126-0104 (405) 290-5678	1985	1987
BANKERS FIDELITY LIFE INS CO	GA	LC	P O BOX 105185 ATLANTA GA 30348 (404) 266-5500	1955	1999
BANKERS LIFE & CASUALTY CO	IL	LC	222 MERCHANDISE MART PLZ CHICAGO IL 60654 (312) 396-6000	1880	1960
BANKERS MULTIPLE LINE INS CO	IL	FC	P O BOX 749005 DALLAS TX 75374 (972) 364-7000	1883	1897
BANKERS NATIONAL LIFE INS CO	TX	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-6300	1953	1982
BANKERS RESERVE LIFE INS CO OF WI	WI	LC	7711 CARONDELET AVE STE 800 ST LOUIS MO 63105 (314) 725-4477	1961	1964
BANKERS STANDARD INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101-1484 (215) 640-1000	1962	1979
BANNER LIFE INS CO	MD	LC	1701 RESEARCH BLVD ROCKVILLE MD 20850-3171 (301) 279-4800	1981	1982
BAPTIST GENERAL CONFERENCE	IL	GA	2002 S ARLINGTON HEIGHTS RD ARLINGTON HEIGHTS IL 60005 (847) 228-0200	1900	1998
BAPTIST LIFE ASSN	NY	FR	8555 MAIN ST BUFFALO NY 14221 (716) 633-4393	1899	1924
BARABOO FARMERS MUTUAL INS CO	WI	TM	S5335 HWY 113 BARABOO WI 53913 (608) 356-5000	1876	1877
BARRON MUTUAL INS CO	WI	TM	P O BOX 205 BARRON WI 54812-0205 (715) 537-5141	1891	1891
BCS INS CO	OH	FC	676 N ST CLAIR ST CHICAGO IL 60611 (312) 951-7700	1950	1979
BCS LIFE INS CO	IL	LC	676 N ST CLAIR ST CHICAGO IL 60611 (312) 951-7710	1949	1953

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
BENCHMARK INS CO	KS	FC	6701 W 64TH ST STE 125 BLDG 5 SHAWNEE MISSION KS 66202 (800) 283-0622	1964	1974
BENEDICTINE MONKS INC	WI	GA	12605 224TH AVE BENET LAKE WI 53102 (262) 396-4311	1946	1978
BENEFICIAL LIFE INS CO	UT	LC	36 S STATE ST SALT LAKE CITY UT 84136 (801) 933-1100	1905	1991
BERKLEY INS CO	DE	FC	475 STEAMBOAT RD GREENWICH CT 06830 (203) 542-3800	1975	1996
BERKLEY REGIONAL INS CO	DE	FC	P O BOX 1594 DES MOINES IA 50306 (515) 278-3000	1985	1988
BERKSHIRE HATHAWAY LIFE INS CO OF NE	NE	LC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	1993	1995
BERKSHIRE LIFE INS CO OF AMERICA	MA	LC	700 SOUTH ST PITTSFIELD MA 01201-8285 (413) 499-4321	1968	1974
BERRY & ROXBURY MUTUAL INS CO	WI	TM	4766 HIGHWAY KP CROSS PLAINS WI 53528 (608) 798-4766	1876	1876
BETHANY LUTHERAN COLLEGE AND SEMINARY INC	MN	GA	700 LUTHER DR MANKATO MN 56001 (507) 344-7000	1927	2002
BETHESDA LUTHERAN HOMES AND SERVICES INC	WI	GA	600 HOFFMANN DR WATERTOWN WI 53094-6204 (920) 261-3050	1903	1977
BIBLE LITERATURE INTERNATL INC	OH	GA	P O BOX 477 COLUMBUS OH 43216-0477 (614) 267-3116	1941	1977
BIG M AGENCY INC	IA	RS	INTERSTATE 80 AT HWY 146 GRINNELL IA 50112 (800) 362-2041	1991	1991
BILLY GRAHAM EVANGELISTIC ASSN	MN	GA	1300 HARMON PL MINNEAPOLIS MN 55403-1925 (612) 338-0500	1950	1977
BIRMINGHAM FIRE INS CO OF PA	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1871	1929
BITUMINOUS CASUALTY CORP	IL	FC	320 18TH ST ROCK ISLAND IL 61201-8716 (309) 786-5401	1928	1939
BITUMINOUS FIRE & MARINE INS CO	IL	FC	320 18TH ST ROCK ISLAND IL 61201-8716 (309) 786-5401	1942	1950
BLAU PLUMBING INC	WI	WP	12221 W FAIRVIEW AVE MILWAUKEE WI 53226 (414) 258-4040	1964	1997
BLOOMINGTON FARMERS MUTUAL INS CO	WI	TM	P O BOX 98 BLOOMINGTON WI 53804-0098 (608) 994-2683	1874	1874
BLUE CROSS & BLUE SHIELD UNITED OF WI	WI	LC	401 W MICHIGAN ST MILWAUKEE WI 53203-2896 (414) 226-5000	1939	1939
BLUE RIDGE INS CO	WI	FC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1928	1968
BOARD OF TRUSTEES OF BELOIT COLLEGE	WI	GA	700 COLLEGE ST BELOIT WI 53511-5595 (608) 363-2000	1846	1997

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
BOSTON MUTUAL LIFE INS CO	MA	LC	120 ROYALL ST CANTON MA 02021-1098 (781) 828-7000	1891	1980
BOSTON OLD COLONY INS CO	MA	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1906	1907
BOY SCOUTS OF AMERICA	DC	GA	1325 W WALNUT HILL LANE IRVING TX 75015-2079 (972) 580-2000	1916	1995
BRICKELL FINANCIAL SERVICES MOTOR CLUB INC	FL	MC	3081 SALZEDO ST CORAL GABLES FL 33134 (305) 446-4690	1978	1985
BRISTOL TOWN INS CO	WI	TM	6338 HIGHWAY VV SUN PRAIRIE WI 53590 (608) 837-5894	1875	1875
BRISTOL WEST INS CO	PA	FC	5701 STIRLING RD DAVIE FL 33314 (800) 338-2560	1968	1968
BROTHERHOOD MUTUAL INS CO	IN	FC	P O BOX 2227 FORT WAYNE IN 46801-2227 (260) 482-8668	1935	1999
BUCKEYE STATE MUTUAL INS CO	OH	FC	ONE HERITAGE PL PIQUA OH 45356 (937) 778-5000	1897	1994
BUILDERS MUTUAL INS CO	NC	FC	P O BOX 150005 RALEIGH NC 27624 (919) 845-1976	1997	2001
BUSINESS MENS ASSURNC CO OF AMER	MO	LC	P O BOX 419458 KANSAS CITY MO 64141 (815) 751-5641	1909	1916
CALEDONIA MUTUAL FIRE INS CO	WI	TM	N5725 HWY 78 PORTAGE WI 53901 (608) 742-4885	1873	1873
CALIFORNIA CASUALTY & FIRE INS CO	CA	FC	P O BOX M SAN MATEO CA 94402-0080 (650) 574-4000	1973	1995
CALIFORNIA CASUALTY GENERAL INS CO	CA	FC	P O BOX M SAN MATEO CA 94402-0800 (650) 574-4000	1977	1995
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	CA	FC	P O BOX M SAN MATEO CA 94402-0080 (650) 574-4000	1914	1995
CALIFORNIA CASUALTY INS CO	CA	FC	P O BOX M SAN MATEO CA 94402-0080 (650) 574-4000	1967	1995
CALIFORNIA INDEMNITY INS CO	CA	FC	P O BOX 14910 LAS VEGAS NV 89114-4910 (702) 838-8233	1987	1995
CALUMET EQUITY MUTUAL INS CO	WI	TM	1828 WISCONSIN AVE NEW HOLSTEIN WI 53061-1344 (920) 898-4488	1873	1873
CAMDEN FIRE INS ASSOCIATION THE	NJ	FC	ONE BEACON ST BOSTON MA 02108-3100 (617) 725-6000	1841	1901
CAMICO MUTUAL INS CO	CA	FC	1235 RADIO RD REDWOOD CITY CA 94065-1217 (650) 802-2500	1986	1998
CANADA LIFE ASSURNC CO THE	MI	LC	6201 POWERS FERRY RD NW ATLANTA GA 30339 (770) 953-1959	1849	1986
CANADA LIFE INS CO OF AMER	MI	LC	6201 POWERS FERRY RD NW ATLANTA GA 30339 (770) 953-1959	1988	1989

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
CANAL INS CO	SC	FC	P O BOX 7 GREENVILLE SC 29601 (864) 242-5365	1939	1959
CAPITAL MARKETS ASSURNC CORP	NY	FC	113 KING ST ARMONK NY 10504 (914) 273-4545	1928	1928
CAPITAL WARRANTY SERVICES INC	WI	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (954) 784-9400	2000	2001
CAPITOL INDEMNITY CORP	WI	FC	P O BOX 5900 MADISON WI 53705-0900 (608) 231-4450	1959	1960
CAPITOL LIFE INS CO THE	CO	LC	P O BOX 1200 DENVER CO 80201-1200 (303) 237-9303	1905	1959
CAPITOL SPECIALTY INS CORP	WI	FC	P O BOX 5900 MADISON WI 53705-0900 (608) 231-4450	1961	1961
CARE PLUS DENTAL PLANS INC	WI	LH	11711 W BURLEIGH ST WAUWATOSA WI 53222-3108 (414) 771-1711	1983	1983
CAROLINA CASUALTY INS CO	FL	FC	P O BOX 2575 JACKSONVILLE FL 32203-2575 (904) 363-0900	1951	1966
CARROLL COLLEGE INC	WI	GA	100 N EAST AVE WAUKESHA WI 53186-5517 (262) 524-7201	1846	1977
CARTHAGE COLLEGE	IL	GA	2001 ALFORD PARK DR KENOSHA WI 53140 (262) 551-6200	1870	1992
CASUALTY RECIPROCAL EXCHANGE	MO	FC	9201 STATE LINE RD KANSAS CITY MO 64114-3234 (816) 361-3400	1912	1913
CATERPILLAR INS CO	MO	FC	P O BOX 340001 NASHVILLE TN 37203-0001 (615) 341-8147	1963	1969
CATHOLIC AID ASSOCIATION THE	MN	FR	3499 LEXINGTON AVE N ST PAUL MN 55126-8017 (651) 490-0170	1892	1967
CATHOLIC CHURCH EXTENSION SOCIETY OF THE UNITED STATES OF AMERICA THE	IL	GA	150 S WACKER DR 20TH FL CHICAGO IL 60606 (312) 236-7240	1912	2001
CATHOLIC DIOCESE OF GREEN BAY	WI	GA	P O BOX 23825 GREEN BAY WI 54305-3825 (920) 437-7531	1907	1982
CATHOLIC FAMILY LIFE INS	WI	FR	P O BOX 11563 SHOREWOOD WI 53211-0563 (414) 961-0500	1869	1869
CATHOLIC KNIGHTS	WI	FR	1100 W WELLS ST MILWAUKEE WI 53233-2316 (414) 273-6266	1885	1885
CATHOLIC MEDICAL MISSION BOARD INC	NY	GA	10 W 17TH ST NEW YORK NY 10011 (212) 242-7757	1928	2002
CATHOLIC NEAR EAST WELFARE ASSOC	NY	GA	1011 FIRST AVE NEW YORK NY 10022-4195 (212) 826-1480	1942	1999
CATHOLIC ORDER OF FORESTERS	IL	FR	P O BOX 3012 NAPERVILLE IL 60566-7012 (800) 552-0145	1883	1895
CATHOLIC RELIEF SERVICES USCC INC	DC	GA	209 W FAYETTE ST BALTIMORE MD 21201-3443 (410) 625-2220	1943	1996

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
CATHOLIC WORKMAN	MN	FR	P O BOX 47 NEW PRAGUE MN 56071 (952) 758-2229	1891	2000
CEDAR CAMPUSES FOUNDATION INC THE	WI	GA	5595 COUNTY RD Z WEST BEND WI 53095-9285 (414) 334-9487	1953	1977
CELTIC INS CO	IL	LC	233 S WACKER DR STE 700 CHICAGO IL 60606-6393 (312) 332-5401	1949	1959
CENTAUR INS CO	IL	FC	C/O SPEC DEP RECEIVER STE 1450 222 MERCHANDISE MART PLZ CHICAGO IL 60654 (312) 836-9500	1973	1983
CENTENNIAL INS CO	NY	FC	140 BROADWAY NEW YORK NY 10005-1101 (212) 943-1800	1941	1949
CENTRAL BENEFITS NATL LIFE INS CO	OH	LC	P O BOX 16526 COLUMBUS OH 43215 (614) 797-5200	1956	1971
CENTRAL MUTUAL INS CO	OH	FC	800 S WASHINGTON ST VAN WERT OH 45891-2357 (419) 238-5551	1876	1894
CENTRAL NATIONAL INS CO OF OMAHA THE	NE	FC	11128 JOHN GALT BLVD STE 200 OMAHA NE 68137-2321 (402) 344-7600	1946	1950
CENTRAL NATIONAL LIFE INS CO OF OMAHA THE	DE	LC	501 SILVERSIDE RD STE 3 WILMINGTON DE 19809 (800) 926-7599	1953	1957
CENTRAL RESERVE LIFE INS CO	OH	LC	17800 ROYALTON RD STRONGSVILLE OH 44136-5197 (440) 572-8843	1963	1988
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	NE	LC	1212 N 96TH ST OMAHA NE 68114-2274 (402) 397-1111	1932	1962
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	FC	P O BOX 34350 OMAHA NE 68134-0350 (402) 397-1111	1977	1984
CENTRAL UNITED LIFE INS CO	TX	LC	10700 NORTHWEST FREEWAY HOUSTON TX 77092 (713) 529-0045	1962	1985
CENTRE INS CO	DE	FC	ONE CHASE MANHATTAN PLZ NEW YORK NY 10005-0000 (212) 898-5300	1969	1969
CENTRE LIFE INS CO	MA	LC	ONE CHASE MANHATTAN PLZ NEW YORK NY 10005 (212) 898-5300	1926	1959
CENTRIS INS CO	IN	FC	13403 NORTHWEST FREEWAY HOUSTON TX 77040-6094 (713) 996-1146	1979	1989
CENTURION CASUALTY CO	IA	FC	800 WALNUT ST DES MOINES IA 50309-3636 (515) 557-2131	1983	1990
CENTURION LIFE INS CO	MO	LC	800 WALNUT ST DES MOINES IA 50309-3636 (515) 557-2131	1956	1979
CENTURY INDEMNITY CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101-1484 (215) 640-1000	1963	1969
CENTURY NATIONAL INS CO	CA	FC	P O BOX 3999 NORTH HOLLYWOOD CA 91609 (818) 760-0880	1955	1995

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
CENTURY SURETY CO	OH	FC	P O BOX 163340 COLUMBUS OH 43216-3340 (614) 895-2000	1978	1991
CHARTER NATIONAL LIFE INS CO	IL	LC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1955	1963
CHARTER OAK FIRE INS CO THE	CT	FC	1 TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1931	1935
CHASE LIFE & ANNUITY CO	DE	LC	2-OPS-1 500 STANTON- CHRISTIANA RD NEWARK DE 19713 (302) 634-1453	1925	1961
CHEROKEE INS CO	MI	FC	34200 MOUND RD STERLING HEIGHTS MI 48310 (800) 201-0450	1946	1980
CHESAPEAKE LIFE INS CO THE	OK	LC	P O BOX 548801 OKLAHOMA CITY OK 73154-8801 (405) 848-0179	1956	1970
CHEVRON TRAVEL CLUB INC	CA	MC	2001 DIAMOND BLVD RM 1170 CONCORD CA 94520 (925) 827-6851	1968	1988
CHICAGO INS CO	IL	FC	55 E MONROE ST CHICAGO IL 60603 (312) 346-6400	1956	1969
CHICAGO MUTUAL INS CO	IL	FC	300 S WACKER DR STE 1250 CHICAGO IL 60606 (312) 347-1200	1920	1921
CHICAGO TITLE INS CO	MO	TC	171 N CLARK ST 8TH FL CHICAGO IL 60601-3294 (312) 223-2000	1961	1961
CHILDREN INTERNTL	MO	GA	2000 E RED BRIDGE RD KANSAS CITY MO 64131-3610 (816) 942-2000	1951	1978
CHILDRENS HOSPITAL FOUNDATION INC	WI	GA	P O BOX 1997 MILWAUKEE WI 53201-1997 (414) 266-6225	1984	1998
CHIROPRACTIC SERVICES NETWORK INC	WI	LH	P O BOX 2602 APPLETON WI 54912-2602 (920) 832-9950	1994	1994
CHRISTIAN AND MISSIONARY ALLIANCE THE	CO	GA	P O BOX 35000 COLORADO SPRINGS CO 80935-3500 (719) 599-5999	1992	2000
CHRISTIAN APPALACHIAN PROJECT INC	KY	GA	322 CRAB ORCHARD RD LANCASTER KY 40446 (859) 792-3051	1964	1995
CHRISTIAN BROADCASTING NETWORK INC THE	VA	GA	977 CENTERVILLE TURNPIKE C/O PLANNED GIVING DEPT - CSB 112 VIRGINIA BEACH VA 23463 (757) 226-3815	1960	1993
CHRISTIAN CHILDRENS FUND INC	VA	GA	2821 EMERYWOOD PKWY RICHMOND VA 23294 (804) 756-2777	1938	2002
CHUBB INDEMNITY INS CO	NY	FC	P O BOX 1615 WARREN NJ 07061-1615 (908) 903-2000	1922	1925
CHUBB NATIONAL INS CO	IN	FC	15 MOUNTAIN VIEW RD WARREN NJ 07061-1615 (908) 903-2000	1993	1997
CHURCH INS CO THE	NY	FC	445 FIFTH AVE NEW YORK NY 10016 (800) 223-6602	1929	1954

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
CHURCH MUTUAL INS CO	WI	FC	P O BOX 357 MERRILL WI 54452 (715) 536-5577	1897	1897
CIGNA LIFE INS CO	CT	LC	TWO LIBERTY PLACE TL18A 1601 CHESTNUT ST PHILADELPHIA PA 19192-2362 (215) 761-1000	1981	1989
CIM INS CORP	MI	FC	300 GALLERIA OFFICENTRE STE 200 SOUTHFIELD MI 48034-8461 (248) 263-6900	1998	1999
CINCINNATI CASUALTY CO THE	OH	FC	P O BOX 145496 CINCINNATI OH 45250-5496 (513) 870-2625	1972	1979
CINCINNATI INDEMNITY CO THE	OH	FC	P O BOX 145496 CINCINNATI OH 45250-5496 (513) 870-2000	1988	1990
CINCINNATI INS CO THE	OH	FC	P O BOX 145496 CINCINNATI OH 45250-5496 (513) 870-2604	1950	1974
CINCINNATI LIFE INS CO THE	OH	LC	P O BOX 145496 CINCINNATI OH 45250-5496 (513) 870-2000	1987	1988
CIRCUIT CITY STORES INC	VA	WP	P O BOX 42304-STORE #3175 RICHMOND VA 23242-2304 (804) 527-4000	1949	1995
CITICORP LIFE INS CO	AZ	LC	P O BOX 990027 HARTFORD CT 06199-0027 (860) 308-1000	1971	1984
CITIES & VILLAGES MUTUAL INS CO	WI	FC	1250 S SUNNY SLOPE RD BROOKFIELD WI 53005-7025 (262) 784-5666	1987	1987
CITIZENS INS CO OF AMER	MI	FC	645 W GRAND RIVER AVE HOWELL MI 48843-2151 (517) 546-2160	1974	1984
CLARENDON NATIONAL INS CO	NJ	FC	1177 AVE OF THE AMERICAS 44TH & 45TH FL NEW YORK NY 10036 (212) 805-9700	1941	1960
CLARICA LIFE INS CO US	ND	LC	P O BOX 2907 FARGO ND 58108 (701) 433-6276	1930	1982
CLARICA LIFE REINSURANCE CO	MI	LC	700 KARNES BLVD KANSAS CITY MO 64108-3302 (816) 751-5641	1982	1984
CLARNO MUTUAL INS CO	WI	TM	1922 10TH ST MONROE WI 53566-2042 (608) 325-1303	1874	1874
CLEMENT MANOR INC	WI	CC	9339 W HOWARD AVE GREENFIELD WI 53228 (414) 546-7374	1963	1985
CM ASSURANCE CO	CT	LC	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1986	1991
CM LIFE INS CO	CT	LC	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1981	1982
CMG MORTGAGE ASSURANCE CO	WI	FC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1969	2000
CMG MORTGAGE INS CO	WI	FC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1968	1972

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
CMG MORTGAGE REINSURANCE CO	WI	FC	5910 MINERAL POINT RD MADISON WI 53705 (800) 937-2644	1999	1999
CNA GROUP LIFE ASSURANCE CO	IL	LC	CNA PLZ 36S CHICAGO IL 60685 (312) 822-5000	1960	1990
CNA NATIONAL WARRANTY CORP	AZ	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDALE AZ 85251 (480) 941-1626	1995	1995
COLLEGE RETIREMENT EQUITIES FUND	NY	FC	730 3RD AVE NEW YORK NY 10017-3206 (212) 490-9000	1972	1987
COLOGNE REINSURANCE CO OF AMER	CT	FC	695 E MAIN STS STAMFORD CT 06901-2141 (203) 328-5000	1975	1979
COLONIAL AMERICAN CAS & SURETY CO	MD	FC	P O BOX 10650 JACKSONVILLE FL 32247 (800) 364-3947	1977	1996
COLONIAL LIFE & ACCIDENT INS CO	SC	LC	1200 COLONIAL LIFE BLVD COLUMBIA SC 29210 (803) 798-7000	1939	1963
COLONIAL PENN LIFE INS CO	PA	LC	399 MARKET ST 5TH FL PHILADELPHIA PA 19181-0001 (215) 928-8000	1957	1967
COLORADO BANKERS LIFE INS CO	CO	LC	5990 GREENWOOD PLZ BLVD #325 GREENWOOD VILLAGE CO 80111 (303) 220-8500	1974	1985
COLORADO CASUALTY INS CO	CO	FC	P O BOX 173636 DENVER CO 80217-3636 (720) 873-9200	1980	1995
COLUMBIA HOSPITAL INC	WI	GA	2025 E NEWPORT AVE MILWAUKEE WI 53211-2906 (414) 961-3300	1909	1990
COLUMBIA UNIVERSAL LIFE INS CO	TX	LC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1954	1998
COLUMBIAN LIFE INS CO	IL	LC	P O BOX 1381 BINGHAMTON NY 13902-1381 (607) 724-2472	1988	1990
COLUMBIAN MUTUAL LIFE INS CO	NY	LC	P O BOX 1381 BINGHAMTON NY 13902 (607) 724-2472	1882	1989
COLUMBUS LIFE INS CO	OH	LC	400 EAST 4TH ST CINCINNATI OH 45202-3302 (513) 361-6700	1986	1991
COLUMBUS MUTUAL TOWN INS CO	WI	TM	N7022 OWL RD BEAVER DAM WI 53916 (920) 885-9409	1873	1873
COMBINED INS CO OF AMER	IL	LC	1000 N MILWAUKEE AVE GLENVIEW IL 60025 (888) 971-5050	1919	1962
COMMERCE & INDUSTRY INS CO	NY	FC	70 PINE STREET NEW YORK NY 10270 (212) 770-7000	1957	1966
COMMERCIAL CASUALTY INS CO	CA	FC	P O BOX 14910 LAS VEGAS NV 89114-4910 (702) 838-8223	1986	1992
COMMERCIAL INS CO OF NEWARK NJ	NJ	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1909	1921

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
COMMERCIAL LOAN INS CORP	WI	FC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1966	1966
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	LC	70 GENESEE ST UTICA NY 13502-3502 (800) 422-6200	1883	1967
COMMONWEALTH LAND TITLE INS CO	PA	TC	101 E GATEWAY CENTRE PKY GATEWAY ONE RICHMOND VA 23235 (804) 267-8000	1944	1962
COMMUNITY INS CORP	WI	FC	C/O WIS COUNTIES ASSOC 22 E MIFFLIN ST STE 900 MADISON WI 53703 (608) 224-5330	2002	2002
COMMUNITY MEMORIAL FOUNDATION OF MENOMONEE FALLS INC	WI	GA	P O BOX 408 MENOMONEE FALLS WI 53052 (262) 532-3769	1988	1999
COMPANION COMMERCIAL INS CO	SC	FC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1997	1999
COMPANION LIFE INS CO	SC	LC	P O BOX 100102 COLUMBIA SC 29202 (803) 735-1251	1970	1979
COMPANION PROPERTY & CASUALTY INS CO	SC	FC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1984	1999
COMPASS INS CO	NY	FC	709 CURTIS ST MIDDLETOWN OH 45044-3999 (513) 727-5962	1968	1972
COMPCARE HEALTH SERVICES INS CORP	WI	HM	20855 WATERTOWN RD STE 140 WAUKESHA WI 53186 (800) 242-7312	1984	1984
COMPUTER INS CO	RI	FC	10 WEYBOSSET ST STE 502 PROVIDENCE RI 02903-2818 (800) 424-8526	1989	1992
CONCORD MUTUAL FIRE INS CO	WI	TM	N6427 CTH E OCONOMOWOC WI 53066 (262) 593-8910	1875	1875
CONGRESS LIFE INS CO	AZ	LC	111 E WISCONSIN AVE STE 1250 MILWAUKEE WI 53202 (414) 765-3235	1965	1988
CONNECTICUT GENERAL LIFE INS CO	CT	LC	TWO LIBERTY PLACE TL18A 1601 CHESTNUT ST PHILADELPHIA PA 19192-2362 (215) 761-1000	1865	1936
CONNECTICUT INDEMNITY CO THE	CT	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1917	1931
CONNIE LEE INS CO	WI	FC	ONE STATE ST PLZ 15TH FL NEW YORK NY 10004 (800) 221-1854	1968	1968
CONSECO ANNUITY ASSURANCE CO	IL	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1951	1974
CONSECO HEALTH INS CO	AZ	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1970	1984
CONSECO LIFE INS CO	IN	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-6400	1962	1965
CONSECO MEDICAL INS CO	IL	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1981	1983

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
CONSECO SENIOR HEALTH INS CO	PA	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-3700	1887	1992
CONSOLIDATED INS CO	IN	FC	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	1955	1973
CONSTITUTION INS CO	NY	FC	717 FIFTH AVE NEW YORK NY 10022 (212) 754-7500	1992	2000
CONSTITUTION LIFE INS CO	TX	LC	600 COURTLAND ST ORLANDO FL 32804 (800) 789-6364	1929	1959
CONSUMER PROGRAM ADMINISTRATORS INC	IL	WP	1000 MILWAUKEE AVE GLENVIEW IL 60025 (847) 953-1000	1994	1994
CONTINENTAL AMERICAN INS CO	SC	LC	P O BOX 427 COLUMBIA SC 29202 (803) 256-6265	1968	2000
CONTINENTAL ASSURANCE CO	IL	LC	CNA PLZ CHICAGO IL 60685-0001 (312) 822-5000	1911	1922
CONTINENTAL CAR CLUB INC	TN	MC	P O BOX 451 DAYTON TN 37321 (800) 544-3895	1983	1993
CONTINENTAL CASUALTY CO	IL	FC	CNA PLZ CHICAGO IL 60685-0001 (312) 822-5000	1897	1898
CONTINENTAL DIVIDE INS CO	CO	FC	P O BOX 3126 ENGLEWOOD CO 80155-3126 (402) 393-7255	1978	1992
CONTINENTAL GENERAL INS CO	NE	LC	P O BOX 247007 OMAHA NE 68114 (402) 397-3200	1961	1980
CONTINENTAL INS CO THE	NH	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1977	1977
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	TN	LC	P O BOX 1188 BRENTWOOD TN 37024 (615) 377-1300	1983	2000
CONTINENTAL NATIONAL INDEMNITY CO	OH	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1986	1990
CONTINENTAL REINSURANCE CORP	CA	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1942	1990
CONTINENTAL SERVICE PLAN INC	NJ	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDALE AZ 85251 (480) 941-1626	1992	1992
CONTINENTAL WESTERN CASUALTY CO	IA	FC	P O BOX 1594 DES MOINES IA 50306 (515) 278-3000	1977	1984
CONTINENTAL WESTERN INS CO	IA	FC	P O BOX 1594 DES MOINES IA 50306 (515) 278-3000	1907	1959
CONTRACTORS BONDING & INS CO	WA	FC	P O BOX 9271 SEATTLE WA 98109-0271 (800) 765-2242	1979	1989
CONVERIUM INS (NORTH AMERICA) INC	NJ	FC	ONE CHASE MANHATTAN PLZ NEW YORK NY 10005 (800) 294-9242	1986	1991
CONVERIUM REINSURANCE (NORTH AMERICA) INC	CT	FC	P O BOX 29 STAMFORD CT 06904-0029 (203) 965-8800	1990	1996

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
COOPERATIVE MUTUAL INS CO	NE	FC	3905 S 148TH ST STE 100 OMAHA NE 68144 (402) 408-2177	1935	1985
CORE INS CO	VT	FC	501 MERRITT 7 CORP PK 5TH FL NORWALK CT 06851 (203) 229-2000	1996	1997
COREGIS INS CO	IN	FC	525 W VAN BUREN ST #400-500 CHICAGO IL 60697-3823 (913) 676-6723	1939	1962
CORNHUSKER CASUALTY CO	NE	FC	9290 W DODGE RD STE 300 OMAHA NE 68114-3363 (402) 393-7255	1970	1992
CORPORATE HEALTH INS CO	PA	LC	151 FARMINGTON AVE MC64 HARTFORD CT 06156 (800) 872-3862	1956	1967
CORPORATION FOR NATIONAL ASSOCIATION OF CONGREGATIONAL CHRISTIAN CHURCH	WI	GA	8473 S HOWELL AVE OAK CREEK WI 53154-2922 (414) 764-1620	1961	1978
COUNTRY CASUALTY INS CO	IL	FC	P O BOX 2100 BLOOMINGTON IL 61702-2100 (309) 821-3000	1999	1999
COUNTRY INVESTORS LIFE ASSURANCE CO	IL	LC	P O BOX 2000 BLOOMINGTON IL 61702-2000 (309) 821-3000	1981	1999
COUNTRY LIFE INS CO	IL	LC	P O BOX 2000 BLOOMINGTON IL 61702-2000 (309) 821-3000	1928	1965
COUNTRY MUTUAL INS CO	IL	FC	P O BOX 2100 BLOOMINGTON IL 61702 (309) 821-3000	1925	1999
COUNTRY PREFERRED INS CO	IL	FC	P O BOX 2100 BLOOMINGTON IL 61702-2100 (309) 821-3000	1999	1999
COURTESY INS CO	FL	FC	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2541	1987	1995
COURTLAND-SPRINGVALE TOWN INS CO	WI	TM	N7112 FORDEG RD CAMBRIA WI 53923-9686 (920) 326-3450	1874	1874
COVENTRY FIRST LLC	DE	VI	7111 VALLEY GREEN RD FT WASHINGTON PA 19034 (877) 317-5100	1999	2001
COVENTRY HEALTH & LIFE INS CO	DE	LC	6705 ROCKLEDGE DR STE 900 BETHESDA MD 20817 (301) 581-5631	1968	1990
CROATIAN CATHOLIC UNION OF USA	IN	FR	P O BOX 602 HOBART IN 46342-0602 (219) 942-1191	1922	1951
CROATIAN FRATERNAL UNION OF AMER	PA	FR	100 DELANEY DR PITTSBURGH PA 15235-5416 (412) 843-0380	1897	1917
CROSS COUNTRY MOTOR CLUB OF CALIFORNIA INC	CA	MC	4040 MYSTIC VALLEY PKWY MEDFORD MA 01255 (800) 833-5500	1976	1981
CROWN LIFE INS CO	MI	LC	1874 SCARTH ST STE 1900 REGINA S4P 4-B3 (306) 751-6770	1900	1964
CRUM & FORSTER INDEMNITY CO	NY	FC	305 MADISON AVE MORRISTOWN NJ 07960 (973) 490-6600	1987	1992
CSA FRATERNAL LIFE	IL	FR	P O BOX 3039 OAK BROOK IL 60522-3039 (630) 472-0500	1854	1938

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
CUMIS INS SOCIETY INC	WI	FC	P O BOX 1084 MADISON WI 53701-1084 (608) 238-5851	1960	1960
CUNA MUTUAL INS SOCIETY	WI	LC	P O BOX 391 MADISON WI 53701-0391 (608) 238-5851	1935	1935
CUNA MUTUAL LIFE INS CO	IA	LC	2000 HERITAGE WAY WAVERLY IA 50677 (319) 352-4090	1882	1898
DAIMLERCHRYSLER CORP	DE	WP	26001 LAWRENCE AVE CENTER LINE MI 48015 (810) 497-9960	1986	1991
DAIMLERCHRYSLER INS CO	MI	FC	P O BOX 9217 CIMS:405-26-10 FARMINGTON HILLS MI 48333 (800) 782-9164	1964	1965
DAIRYLAND INS CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1965	1965
DAKOTA WESLEYAN UNIV	SD	GA	1200 W UNIVERSITY AVE MITCHELL SD 57301-4358 (605) 995-2600	1885	1977
DARLINGTON MUTUAL INS CO	WI	TM	P O BOX 165 DARLINGTON WI 53530-0165 (608) 776-2319	1875	1875
DEALERS ALLIANCE CORP	OH	WP	3518 RIVERSIDE DR COLUMBUS OH 43221 (800) 282-8913	1977	1998
DEALERS ASSURANCE CO	OH	FC	3518 RIVERSIDE DR UPPER ARLINGTON OH 43221-0185 (800) 282-8913	1935	1996
DEAN HEALTH PLAN INC	WI	HM	1277 DEMING WAY MADISON WI 53717 (608) 836-1400	1995	1995
DEERBROOK INS CO	IL	FC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062-7127 (847) 551-2000	1979	1996
DEERFIELD INS CO	IL	FC	TEN PARKWAY N DEERFIELD IL 60015 (847) 572-6000	1911	1989
DEGREE OF HONOR PROTECTIVE ASSN	MN	FR	445 MINNESOTA ST ST PAUL MN 55101-1080 (651) 228-7600	1971	1971
DELAWARE AMERICAN LIFE INS CO	DE	LC	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1964	1979
DELTA DENTAL PLAN OF WI INC	WI	LC	P O BOX 828 STEVENS POINT WI 54481-0841 (715) 344-6087	1962	1965
DENTAL PROTECTION PLAN INC	WI	LH	7130 W GREENFIELD AVE WEST ALLIS WI 53214-4708 (414) 259-9522	1987	1987
DENTISTS INS CO THE	CA	FC	P O BOX 1582 SACRAMENTO CA 95812 (800) 733-0634	1979	1995
DEPOSITORS INS CO	IA	FC	1100 LOCUST ST DES MOINES IA 50391-1100 (515) 280-4211	1983	1986
DEUTSCHE FINANCIAL SERVICES CORP	NV	WP	655 MARYVILLE CENTRE DR ST LOUIS MO 63141-5832 (314) 523-3000	1969	1993
DEVELOPERS SURETY & INDEMNITY CO	IA	FC	P O BOX 19725 IRVINE CA 92623 (949) 263-3300	1956	1974

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
DIAMOND STATE INS CO	IN	FC	THREE BALA PLZ E STE 300 BALA CYNWYD PA 19004 (610) 664-1500	1981	2000
DIMENSION HOLDINGS INC	OH	WP	400 METRO PL #300 DUBLIN OH 43017 (614) 895-1161	1993	1994
DIOCESE OF LA CROSSE	WI	GA	3710 EAST AVE S LA CROSSE WI 54601 (608) 788-7700	1914	2002
DISABLED AMERICAN VETERANS CHARITABLE SERVICE TRUST	DC	GA	3725 ALEXANDRIA PIKE COLD SPRINGS KY 41076 (859) 441-7300	1986	2001
DISCOVER PROPERTY & CASUALTY INS CO	IL	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1978	1980
DOCTORS CO AN INTERINSURANCE EXCHANGE THE	CA	FC	185 GREENWOOD RD NAPA CA 94558 (707) 226-0100	1975	1989
DODGE HEALTH FOUNDATION INC	WI	GA	707 S UNIVERSITY AVE BEAVER DAM WI 53916 (920) 887-4077	1984	2002
DORAL DENTAL PLAN OF WI INC	WI	LH	12121 N CORPORATE PKWY MEQUON WI 53092 (262) 241-7140	1995	1995
DORINCO REINSURANCE CO	MI	FC	1320 WALDO AVE STE 200 MIDLAND MI 48642 (989) 636-0047	1977	1989
DUPONT MUTUAL INS CO	WI	TM	P O BOX 175 MARION WI 54950-0175 (715) 754-2525	1883	1883
EAA AVIATION FOUNDATION INC	WI	GA	P O BOX 3065 OSHKOSH WI 54903-3065 (920) 426-4800	1962	1984
EAGLE POINT MUTUAL INS CO	WI	TM	P O BOX 456 CHIPPEWA FALLS WI 54729-0456 (715) 723-9333	1879	1879
EASTCASTLE PLACE INC	WI	CC	2449 N DOWNER AVE MILWAUKEE WI 53211 (414) 332-8610	1884	1985
EASTGUARD INS CO	PA	FC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1827	2001
ECONOMY FIRE & CASUALTY CO	IL	FC	700 QUACKER LANE WARWICK RI 02886-6669 (401) 827-2400	1935	1954
ECONOMY PREFERRED INS CO	IL	FC	700 QUAKER LANE WARWICK RI 02887 (401) 827-2400	1979	1980
ECONOMY PREMIER ASSURANCE CO	IL	FC	700 QUAKER LANE WARWICK RI 02887-6669 (800) 638-4208	1980	1986
ELECTRIC INS CO	MA	FC	P O BOX 1029 BEVERLY MA 01915-0729 (978) 921-0660	1966	1972
ELECTROLUX WARRANTY CORP	NV	WP	18013 CLEVELAND PKWY STE 100 CLEVELAND OH 44135 (216) 898-2343	2001	2002
ELLINGTON MUTUAL INS CO	WI	FC	P O BOX 356 HORTONVILLE WI 54944-0356 (920) 779-4515	1878	1878
EMC PROPERTY & CASUALTY CO	IA	FC	P O BOX 712 DES MOINES IA 50303-0712 (800) 362-2227	1953	2000

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
EMCASCO INS CO	IA	FC	P O BOX 712 DES MOINES IA 50303-0712 (515) 280-2511	1958	1962
EMPHEYSYS INS CO	TX	LC	500 W MAIN ST LOUISVILLE KY 40202 (502) 580-1000	1978	1984
EMPIRE FIRE & MARINE INS CO	NE	FC	13810 FNB PKWY OMAHA NE 68154-5202 (402) 963-5000	1954	1973
EMPIRE GENERAL LIFE ASSURANCE CORP	TN	LC	P O BOX 2606 BIRMINGHAM AL 35202 (205) 268-1000	1981	1993
EMPLOYEES LIFE CO MUTUAL	IL	LC	916 SHERWOOD DR LAKE BLUFF IL 60044-2285 (847) 295-6000	1946	1946
EMPLOYERS FIRE INS CO THE	MA	FC	1 BEACON ST BOSTON MA 02108-3100 (617) 725-6000	1921	1923
EMPLOYERS INS CO OF WAUSAU	WI	FC	P O BOX 8017 WAUSAU WI 54402-8017 (715) 845-5211	1911	1911
EMPLOYERS MODERN LIFE CO	IA	LC	P O BOX 712 DES MOINES IA 50303-0712 (515) 280-2511	1962	1967
EMPLOYERS MUTUAL CASUALTY CO	IA	FC	P O BOX 712 DES MOINES IA 50309-3872 (515) 280-2511	1911	1945
EMPLOYERS REASSURANCE CORP	KS	LC	P O BOX 2991 OVERLAND PARK KS 66201-1391 (913) 676-5200	1986	1986
EMPLOYERS REINSURANCE CORP	MO	FC	P O BOX 2991 OVERLAND PARK KS 66202 (913) 676-5200	1981	1981
EMPLOYES MUTUAL BENEFIT ASSN	WI	FR	231 W MICHIGAN ST MILWAUKEE WI 53203 (414) 221-2701	1912	1914
ENTERPRISE FINANCIAL GROUP INC	TX	WP	122 W JOHN CARPENTER FWY 6TH FL IRVING TX 75039 (800) 527-1984	1977	1992
ENTERPRISE LIFE INS CO	TX	LC	P O BOX 167667 IRVING TX 75016-7667 (972) 445-8300	1978	1992
EPIC LIFE INS CO THE	WI	LC	P O BOX 14196 MADISON WI 53714-0196 (608) 221-6882	1984	1984
EPISCOPAL CHURCH FOUNDATION	NY	GA	815 SECOND AVE 3RD FL NEW YORK NY 10017-4564 (212) 697-2858	1949	1998
EQUIGUARD INC	IL	WP	600 JOLIET RD WILLOW BROOK IL 60521 (800) 886-9363	1991	1995
EQUITABLE LIFE ASSURANCE SOCIETY OF THE US THE	NY	LC	1290 AVE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1859	1915
EQUITABLE LIFE INS CO OF IA	IA	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (515) 698-7000	1867	1947
EQUITABLE OF COLORADO INC THE	CO	LC	1290 AVE OF THE AMERICAS NEW YORK NY 10104 (212) 314-5648	1984	1986
EQUITABLE RESERVE ASSN	WI	FR	P O BOX 448 NEENAH WI 54957-0448 (920) 722-1574	1897	1897

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
EQUITRUST LIFE INS CO	IA	LC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266-5997 (515) 225-5400	1966	1969
ERIE FAMILY LIFE INS CO	PA	LC	100 ERIE INSURANCE PLACE ERIE PA 16530 (814) 870-2000	1967	2000
ERIE INS CO	PA	FC	100 ERIE INSURANCE PLACE ERIE PA 16530 (800) 458-0811	1972	2000
ERIE INS EXCHANGE	PA	FC	100 ERIE INSURANCE PLACE ERIE PA 16530 (800) 458-0811	1925	2000
ERIE INS PROPERTY & CASUALTY CO	PA	FC	100 ERIE INSURANCE PLACE ERIE PA 16530 (800) 458-0811	1993	2000
ETTRICK MUTUAL INS CO	WI	TM	P O BOX 35 ETTRICK WI 54627-0353 (608) 525-3201	1877	1877
EULER AMERICAN CREDIT INDEMNITY CO	NY	FC	100 E PRATT ST 5TH FL BALTIMORE MD 21202-1008 (800) 866-5551	1893	1899
EVANGELICAL COVENANT CHURCH THE	IL	GA	5101 N FRANCISCO AVE CHICAGO IL 60625-3611 (773) 784-9911	1885	1998
EVANGELICAL FREE CHURCH OF AMERICA THE	MN	GA	901 E 78TH ST MINNEAPOLIS MN 55420 (952) 854-1300	1908	1987
EVANGELICAL LUTHERAN CHURCH IN AMERICA	MN	GA	8765 W HIGGINS RD CHICAGO IL 60631-4101 (773) 380-2901	1987	1988
EVANGELICAL LUTHERAN GOOD SAMARITAN SOCIETY THE	ND	GA	4800 W 57TH ST SIOUX FALLS SD 57117-5038 (605) 362-3100	1922	2000
EVEREST NATIONAL INS CO	AZ	FC	P O BOX 830 LIBERTY CORNER NJ 07938-0830 (908) 604-3000	1985	1995
EVEREST REINSURANCE CO	DE	FC	P O BOX 830 LIBERTY CORNER NJ 07938-0830 (908) 604-3000	1973	1975
EVERGREEN NATIONAL INDEMNITY CO	OH	FC	P O BOX 163340 COLUMBUS OH 43216-3340 (614) 895-2000	1939	1957
EVERGREEN RETIREMENT COMMUNITY INC	WI	CC	P O BOX 1720 OSHKOSH WI 54902-1720 (414) 233-2340	1965	1984
EXCESS REINSURANCE CO	DE	FC	TWO LOGAN SQ 9TH FL PHILADELPHIA PA 19103-2772 (215) 864-3600	1934	1955
EXECUTIVE RISK INDEMNITY INC	DE	FC	P O BOX 1615 WARREN NJ 07061-1615 (908) 903-2000	1977	1993
EYE CARE OF WI INC	WI	LH	8633 N PORT WASHINGTON RD FOX POINT WI 53217 (414) 351-3030	1986	1986
FABCO EQUIPMENT INC	WI	WP	11200 W SILVER SPRING RD MILWAUKEE WI 53225-3198 (414) 461-9100	1982	2002
FACTORY MUTUAL INS CO	RI	FC	P O BOX 7500 JOHNSTON RI 02919-0500 (401) 275-3000	1968	1968
FAIRFIELD INS CO	CT	FC	P O BOX 10350 STAMFORD CT 06904-2350 (203) 328-5000	1991	1994

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
FAIRHAVEN CORP	WI	GA	435 W STARIN RD WHITEWATER WI 53190-1125 (414) 473-2140	1960	1977
FAIRHAVEN CORP	WI	CC	435 W STARIN RD WHITEWATER WI 53190-1125 (414) 473-2140	1960	1977
FAIRMONT INS CO	CA	FC	P O BOX 152870 IRVING TX 75015-8830 (972) 831-5000	1970	1984
FALL CREEK MUTUAL INS CO	WI	TM	P O BOX 186 FALL CREEK WI 54742 (715) 877-2771	1875	1875
FAMILY LIFE INS CO	WA	LC	6500 RIVER PLACE BLVD BLDG 1 AUSTIN TX 78730-1113 (512) 404-5000	1949	1960
FAMILY SERVICE LIFE INS CO	TX	LC	7 HANOVER SQ NEW YORK NY 10004-2616 (212) 598-8924	1955	1987
FARM BUREAU LIFE INS CO	IA	LC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266-5977 (515) 225-5400	1944	1993
FARMERS & TRADERS LIFE INS CO	NY	LC	P O BOX 1056 SYRACUSE NY 13201-1056 (315) 471-5656	1912	1963
FARMERS ALLIANCE MUTUAL INS CO	KS	FC	P O BOX 1401 MCPHERSON KS 67460 (620) 241-2200	1888	1986
FARMERS AUTOMOBILE INS ASSN THE	IL	FC	2505 COURT ST PEKIN IL 61558-0001 (309) 346-1161	1921	1964
FARMERS INS EXCHANGE	CA	FC	P O BOX 2478 LOS ANGELES CA 90051-0478 (323) 932-3200	1928	1954
FARMERS MUTUAL HAIL INS CO OF IA	IA	FC	2323 GRAND AVE DES MOINES IA 50312-5307 (515) 282-9104	1893	1932
FARMERS NEW WORLD LIFE INS CO	WA	LC	3003 77TH AVE SE MERCER ISLAND WA 98040-2890 (206) 232-8400	1910	1921
FARMERS TOWN MUTUAL INS CO	WI	TM	24884 COUNTY HWY A TOMAH WI 54660 (608) 372-6685	1876	1876
FARMINGTON CASUALTY CO	CT	FC	ONE TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1982	1985
FARMINGTON MUTUAL INS CO	WI	FC	264 STATE RD 35 OSCEOLA WI 54020 (715) 294-3186	1878	1878
FARMLAND MUTUAL INS CO	IA	FC	1963 BELL AVE DES MOINES IA 50315-1030 (515) 245-8800	1909	1948
FATHER FLANAGANS BOYS HOME	NE	GA	14100 CRAWFORD ST BOYS TOWN NE 68010 (402) 498-1111	1920	1978
FEDERAL HOME LIFE INS CO	VA	LC	6604 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1910	1958
FEDERAL INS CO	IN	FC	P O BOX 1615 WARREN NJ 07061-1615 (908) 903-2000	1901	1903

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
FEDERAL KEMPER LIFE ASSURANCE CO	IL	LC	1600 MCCONNOR PKY SCHAUMBURG IL 60196 (847) 874-7403	1967	1968
FEDERAL LIFE INS CO MUTUAL	IL	LC	3750 DEERFIELD RD RIVERWOODS IL 60015 (847) 520-1900	1899	1950
FEDERAL WARRANTY SERVICE CORP	CA	WP	14025 RIVEREDGE DR STE 400 TAMPA FL 33637 (813) 977-7600	1993	1995
FEDERATED LIFE INS CO	MN	LC	121 E PARK SQ OWATONNA MN 55060-3046 (507) 455-5200	1958	1966
FEDERATED MUTUAL INS CO	MN	FC	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1904	1914
FEDERATED RURAL ELECTRIC INS EXCHANGE	KS	FC	P O BOX 15147 LENEXA KS 66285-5147 (913) 541-0150	1957	1959
FEDERATED SERVICE INS CO	MN	FC	121 E PARK SQ OWATONNA MN 55060 (507) 444-7133	1972	1998
FEDERATION LIFE INS OF AMER	WI	FR	6011 S 27TH ST GREENFIELD WI 53221-4804 (414) 281-6281	1913	1915
FFG INS CO	TX	FC	P O BOX 130745 DALLAS TX 75313 (214) 965-9076	1981	1993
FIDELITY & CASUALTY CO OF NY THE	NH	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1977	1977
FIDELITY & DEPOSIT CO OF MD	MD	FC	P O BOX 10650 JACKSONVILLE FL 32247 (847) 605-6000	1969	1982
FIDELITY & GUARANTY INS CO	IA	FC	385 WASHINGTON ST MC 510T ST PAUL MN 55102 (651) 310-7911	1977	1979
FIDELITY & GUARANTY INS UNDERWRITERS INC	WI	FC	385 WASHINGTON ST ST PAUL MN 55102 (800) 328-2189	1951	1959
FIDELITY & GUARANTY LIFE INS CO	MD	LC	P O BOX 1137 BALTIMORE MD 21203-1137 (888) 697-5433	1959	1960
FIDELITY INVESTMENTS LIFE INS CO	UT	LC	82 DEVONSHIRE ST H4C BOSTON MA 02109-3614 (617) 563-4395	1981	1984
FIDELITY LIFE ASSN	IL	LC	1600 MCCONNOR PKWY SCHAUMBURG IL 60196-6801 (847) 874-4000	1896	1899
FIDELITY LIFE INS CO	PA	LC	250 KING OF PRUSSIA RD RADNOR PA 19087 (800) 325-2532	1981	1982
FIDELITY MUTUAL LIFE INS CO THE	PA	LC	250 KING OF PRUSSIA RD RADNOR PA 19087-5220 (610) 964-7000	1878	1967
FIDELITY NATIONAL TITLE INS CO OF NY	NY	TC	17911 VON KARMAN AVE STE 300 IRVINE CA 92614 (805) 696-7000	1928	1993
FIDELITY SECURITY LIFE INS CO	MO	LC	3130 BROADWAY ST KANSAS CITY MO 64111-2452 (816) 756-1060	1969	1975
FIDELITY WARRANTY SERVICES INC	FL	WP	190 NW 12TH AVE DEERFIELD BEACH FL 33442 (954) 429-2535	1978	1993

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
FINANCIAL AMERICAN LIFE INS CO	IL	LC	5900 MONONA DR MADISON WI 53716 (608) 222-9986	1964	1970
FINANCIAL BENEFIT LIFE INS CO	KS	LC	699 WALNUT ST STE 1400 H73 DES MOINES IA 50309-3948 (785) 232-6945	1983	1990
FINANCIAL GUARANTY INS CO	NY	FC	125 PARK AVE NEW YORK NY 10017 (212) 312-3000	1972	1972
FINANCIAL INDEMNITY CO	CA	FC	P O BOX 223687 DALLAS TX 75222 (818) 313-8500	1945	1995
FINANCIAL PACIFIC INS CO	CA	FC	P O BOX 292220 SACRAMENTO CA 95829-2220 (916) 630-5000	1986	1999
FINANCIAL SECURITY ASSURANCE INC	NY	FC	350 PARK AVE NEW YORK NY 10022-6022 (212) 339-0897	1984	1988
FIRE & CASUALTY INS CO OF CT THE	CT	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1923	1963
FIRE INS EXCHANGE	CA	FC	P O BOX 2478 LOS ANGELES CA 90051-2478 (323) 932-3441	1942	1954
FIREMANS FUND INS CO	CA	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1958	1967
FIREMANS FUND INS CO OF NE	NE	FC	777 SAN MARIN DR NOVATO CA 94998 (402) 346-6000	1979	1991
FIREMANS FUND INS CO OF WI	WI	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1979	1979
FIREMENS INS CO OF NEWARK NJ	NJ	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1855	1875
FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	LC	440 LINCOLN ST WORCESTER MA 01653 (508) 855-1000	1844	1947
FIRST AMERICAN HOME BUYERS PROTECTION CORP	CA	WP	P O BOX 10180 VAN NUYS CA 91410-0180 (818) 781-5050	1984	2002
FIRST AMERICAN PROPERTY & CASUALTY INS CO	CA	FC	114 E FIFTH ST SANTA ANA CA 92701 (888) 474-7500	1977	1992
FIRST AMERICAN TITLE INS CO	CA	TC	1 FIRST AMERICAN WAY SANTA ANA CA 92707 (714) 800-3000	1968	1990
FIRST AUTO & CASUALTY INS CO	WI	FC	P O BOX 7988 MADISON WI 53707-7988 (608) 242-4500	1991	1991
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	OH	FR	24950 CHAGRIN BLVD CLEVELAND OH 44122-5634 (800) 464-4642	1899	1941
FIRST CATHOLIC SLOVAK UNION USA	OH	FR	6611 ROCKSIDE RD INDEPENDENCE OH 44131 (216) 642-9406	1892	1940
FIRST COLONIAL INS CO	FL	FC	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224-6688 (904) 992-1776	1987	2001
FIRST COLONY LIFE INS CO	VA	LC	6604 W BROAD ST RICHMOND VA 23230 (888) 325-5433	1955	1972

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
FIRST COMMONWEALTH LIMITED HEALTH SERVICE CORP	WI	LH	444 N WELLS ST STE 600 CHICAGO IL 60610-4522 (312) 644-1800	1996	1996
FIRST COMMUNITY INS CO	NY	FC	360 CENTRAL AVE ST PETERSBURG FL 33701 (727) 823-4000	1971	1989
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	UT	LC	P O BOX 27008 SALT LAKE CITY UT 84127-0008 (801) 972-7555	1979	1979
FIRST EXTENDED SERVICE CORP	TX	WP	P O BOX 130745 DALLAS TX 75313-0745 (800) 527-3448	1976	1992
FIRST EXTENDED SERVICE CORP OF FL	FL	WP	2001 BRYAN ST STE 200 DALLAS TX 75201 (800) 527-3448	1995	2002
FIRST FINANCIAL INS CO	IL	FC	238 INTERNATIONAL RD BURLINGTON NC 27215-5129 (336) 586-2500	1970	1983
FIRST HEALTH LIFE & HEALTH INS CO	TX	LC	3200 HIGHLAND AVE DOWNERS GROVE IL 60515 (630) 737-2075	1978	1980
FIRST INVESTORS LIFE INS CO	NY	LC	95 WALL ST NEW YORK NY 10005 (212) 858-8200	1962	1991
FIRST LIBERTY INS CORP THE	IA	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1989	1990
FIRST MARINE INS CO	MO	FC	P O BOX 369 OSAGE BEACH MO 65065-0369 (573) 348-2743	1982	1998
FIRST NATIONAL INS CO OF AMERICA	WA	FC	SAFECO PLZ SEATTLE WA 98185-0001 (206) 545-5000	1928	1930
FIRST PENN PACIFIC LIFE INS CO	IN	LC	10 N MARTINGALE RD SCHAUMBURG IL 60173-2268 (260) 455-2000	1963	1981
FIRST SEALORD SURETY INC	PA	FC	33 ROCK HILL RD BALA CYNWYD PA 19004 (610) 664-2259	1991	2000
FIRST VARIABLE LIFE INS CO	AR	LC	P O BOX 830765 BIRMINGHAM AL 35283-0765 (800) 866-3555	1968	1974
FLAGSHIP CITY INS CO	PA	FC	144 E SIXTH ST ERIE PA 16530 (814) 428-7554	1992	2000
FLORISTS MUTUAL INS CO	IL	FC	#1 HORTICULTURAL LANE EDWARDSVILLE IL 62025 (618) 656-4240	1887	1953
FLYWAY MUTUAL INS CO	WI	TM	918 W MAIN ST WAUPUN WI 53963 (920) 324-2571	1874	1874
FOCUS ON THE FAMILY	CA	GA	8605 EXPLORER DR COLORADO SPRINGS CO 80920 (719) 531-3400	1977	1998
FOLKSAMERICA REINSURANCE CO	NY	FC	ONE LIBERTY PLZ NEW YORK NY 10006 (212) 312-2500	1979	1983
FORD AUTO CLUB INC	MI	MC	P O BOX 224688 DALLAS TX 75222-4688 (800) 348-5220	1981	1987
FORD MOTOR SERVICE CO	MI	WP	THE AMERICAN RD DEARBORN MI 48121 (312) 845-0676	1997	1998

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
FOREIGN CREDIT INS ASSOC	NY	RS	125 PARK AVE #14 NEW YORK NY 10017 (212) 306-5000	1961	1991
FOREMOST INS CO	MI	FC	P O BOX 2450 GRAND RAPIDS MI 49501-2450 (616) 956-3515	1952	1955
FOREMOST PROPERTY & CASUALTY INS CO	MI	FC	P O BOX 2450 GRAND RAPIDS MI 49501-2450 (616) 942-3000	1984	1990
FOREMOST SIGNATURE INS CO	MI	FC	P O BOX 2450 GRAND RAPIDS MI 49501-2450 (616) 942-3000	1982	1984
FOREST PRODUCTS INS EXCHANGE	MN	FC	P O BOX 9165 FRAMINGHAM MA 01701 (508) 620-9575	1917	1920
FORETHOUGHT LIFE ASSURANCE CO	IN	LC	FORETHOUGHT CENTER BATESVILLE IN 47006 (812) 934-7139	1972	1974
FORETHOUGHT LIFE INS CO	IN	LC	FORETHOUGHT CTR BATESVILLE IN 47006-1279 (812) 934-7139	1980	1982
FORT DEARBORN LIFE INS CO	IL	LC	300 E RANDOLPH ST CHICAGO IL 60601-5099 (312) 653-6500	1966	1979
FORT WAYNE HEALTH & CASUALTY INS CO	IN	FC	P O BOX 7808 FORT WAYNE IN 46801-7808 (260) 455-2000	1980	1982
FORTIS BENEFITS DENTALCARE OF WISCONSIN INC	WI	LH	2323 GRAND BLVD KANSAS CITY MO 64108 (816) 474-2345	1987	1987
FORTIS BENEFITS INS CO	MN	LC	P O BOX 419052 KANSAS CITY MO 64141-6052 (800) 733-7879	1962	1963
FORTIS INS CO	WI	LC	P O BOX 3050 MILWAUKEE WI 53201-3050 (414) 271-3011	1910	1910
FOUNDERS INS CO	IL	FC	1645 E BIRCHWOOD AVE DES PLAINES IL 60018 (800) 676-7603	1972	1994
FOUNTAIN CITY MUTUAL INS CO	WI	TM	2 S SHORE DRIVE FOUNTAIN CITY WI 54629-0116 (608) 687-3221	1874	1874
FRANKENMUTH MUTUAL INS CO	MI	FC	1 MUTUAL AVE FRANKENMUTH MI 48787-0001 (989) 652-6121	1921	1972
FRANKLIN FARMERS MUTUAL INS CO	WI	TM	146 W JEFFERSON ST SPRING GREEN WI 53588 (608) 588-2081	1877	1877
FREE METHODIST FOUNDATION	OK	GA	P O BOX 580 SPRING ARBOR MI 49283 (800) 325-8975	1987	1998
FREEDOM VILLAGE INC	WI	CC	8616 N 72ND ST MILWAUKEE WI 53223-0172 (414) 357-8086	1988	1989
FREMONT INDEMNITY CO	CA	FC	500 N BRAND BLVD GLENDALE CA 91203-3392 (818) 549-4600	1920	1967
FRIENDSHIP VILLAGE	WI	CC	7300 W DEAN RD MILWAUKEE WI 53223-2637 (414) 354-3700	1972	1984
FRONTIER INS CO	NY	FC	195 LAKE LOUISE MARIE RD ROCK HILL NY 12775-8000 (845) 796-2100	1962	1991

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
FUNERAL DIRECTORS LIFE INS CO	TX	LC	P O BOX 5649 ABILENE TX 79606 (915) 695-3412	1981	1998
GARDEN STATE LIFE INS CO	TX	LC	ONE MOODY PLZ GALVESTON TX 77550 (409) 766-6448	1956	1964
GARRISON PROPERTY AND CASUALTY ASSOC	TX	FC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288-0344 (800) 531-8100	1900	1913
GATEWAY INS CO	MO	FC	1401 S BRENTWOOD BLVE STE 1000 ST LOUIS MO 63144 (314) 373-3333	1986	1999
GE CAPITAL ADMINISTRATIVE SERVICES INC	FL	WP	7125 W JEFFERSON ST STE 200 LAKEWOOD CO 80235 (818) 706-6988	1993	2001
GE CAPITAL MANAGEMENT CORP	CA	WP	P O DRAWER 3199 WESTLAKE VILLAGE CA 91359 (818) 597-5962	1980	1991
GE CAPITAL WARRANTY CORP	CA	WP	P O BOX 3199 WESTLAKE VILLAGE CA 91359 (818) 597-5962	1992	1992
GE CASUALTY INS CO	PA	FC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (267) 468-2366	1910	1911
GE GROUP LIFE ASSURANCE CO	CT	LC	6604 W BROAD ST RICHMOND VA 06082 (860) 737-1000	1973	1976
GE INDEMNITY INS CO	PA	FC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (800) 523-1700	1984	1984
GE LIFE AND ANNUITY ASSURANCE CO	VA	LC	6610 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1871	1981
GE PROPERTY & CASUALTY INS CO	PA	FC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (267) 468-2366	1981	1982
GE REINSURANCE CORP	IL	FC	540 W NORTHWEST HIGHWAY BARRINGTON IL 60010 (847) 277-5300	1969	1969
GE RESIDENTIAL MORTGAGE INS CORP OF NC	NC	FC	P O BOX 177800 RALEIGH NC 27619-1800 (800) 334-9270	1972	1973
GE SERVICE MANAGEMENT INC	IL	WP	GENERAL ELECTRIC APPLIANCE PK #API-148 LOUISVILLE KY 40225 (812) 981-2456	1996	1997
GE WARRANTY MANAGEMENT INC	IL	WP	APPLIANCE PARK AP6-218 LOUISVILLE KY 40225 (502) 452-3014	1998	1999
GE-ZURICH WARRANTY MANAGEMENT INC	IL	WP	1400 AMERICAN LANE SCHAUMBURG IL 60196 (847) 605-6000	2000	2001
GEICO CASUALTY CO	MD	FC	1 GEICO PLZ WASHINGTON DC 20076-0001 (301) 986-3000	1982	1996
GEICO GENERAL INS CO	MD	FC	ONE GEICO PLZ WASHINGTON DC 20076-0001 (301) 986-3000	1978	1978
GEICO INDEMNITY CO	MD	FC	ONE GEICO PLZ WASHINGTON DC 20076-0001 (301) 986-3000	1961	1963

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
GENERAL & COLOGNE LIFE RE OF AMERICA	CT	LC	695 E MAIN ST STAMFORD CT 06904-0300 (203) 352-3000	1967	1987
GENERAL AMERICAN LIFE INS CO	MO	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (314) 843-8700	1933	1968
GENERAL BOARD OF THE CHURCH OF THE NAZARENE	MO	GA	6401 THE PASEO KANSAS CITY MO 64131 (816) 333-7000	1923	2002
GENERAL CASUALTY CO OF IL	IL	FC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1972	1991
GENERAL CASUALTY CO OF WI	WI	FC	1 GENERAL DR SUN PRAIRIE WI 53596-0001 (608) 837-4440	1925	1925
GENERAL ELECTRIC CAPITAL ASSURANCE CO	DE	LC	6604 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1956	1979
GENERAL ELECTRIC CO	NY	WP	APPLIANCE PARK -AP6-218 LOUISVILLE KY 40225 (502) 452-7765	1965	1995
GENERAL ELECTRIC HOME EQUITY INS CORP OF NC	NC	FC	P O BOX 177800 RALEIGH NC 27619-1800 (919) 846-4100	1982	1984
GENERAL ELECTRIC MORTGAGE INS CORP	NC	FC	P O BOX 177800 RALEIGH NC 27615 (800) 334-9270	1980	1981
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	NC	FC	P O BOX 177800 RALEIGH NC 27619-1800 (919) 846-4100	1961	1979
GENERAL FIDELITY LIFE INS CO	CA	LC	201 N TYRON ST NC1-022-19-02 CHARLOTTE NC 28255 (704) 386-8814	1980	1982
GENERAL FIRE & CASUALTY CO	ID	FC	2710 SUNRISE RIM RD STE 100 BOISE ID 83705 (208) 345-6658	1979	1991
GENERAL INS CO OF AMERICA	WA	FC	SAFECO PLZ SEATTLE WA 98185-0001 (206) 545-5000	1923	1926
GENERAL REINSURANCE CORP	DE	FC	P O BOX 10350 STAMFORD CT 06904-2350 (203) 328-5000	1970	1971
GENERAL SECURITY NATIONAL INS CO	NY	FC	199 WATER ST 21ST FL NEW YORK NY 10038 (212) 480-1900	1980	1985
GENERAL STAR NATL INS CO	OH	FC	P O BOX 10360 STAMFORD CT 06904-2360 (203) 328-5700	1864	1922
GENERALI UNITED STATES BRANCH	NY	FC	1 LIBERTY PLZ NEW YORK NY 10006 (212) 602-7600	1831	1984
GENESIS INS CO	CT	FC	P O BOX 10354 STAMFORD CT 06904-2354 (203) 328-5000	1976	1984
GERBER LIFE INS CO	NY	LC	1311 MAMARONECK AVE WHITE PLAINS NY 10605 (914) 272-4000	1967	1971
GERLING AMERICA INS CO	NY	FC	717 5TH AVE NEW YORK NY 10022 (212) 756-2600	1981	1984
GERLING GLOBAL LIFE INS CO (US BRANCH)	CA	LC	480 UNIVERSITY AVE TORONTO M5G 1-V6 (416) 598-4677	1956	1984

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
GERLING GLOBAL LIFE REINSURANCE CO	CA	LC	480 UNIVERSITY AVE TORONTO M5G 1-V6 (416) 598-4677	1977	1985
GERLING GLOBAL REINSURANCE CORP OF AM	NY	FC	717 FIFTH AVE NEW YORK NY 10022-8101 (212) 754-7500	1940	1971
GERLING NCM CREDIT INS INC	MD	FC	5026 CAMPBELL BLVD STE C BALTIMORE MD 21236 (800) 423-6624	1993	1998
GERMANTOWN INS CO	PA	FC	212 S FOURTH ST PHILADELPHIA PA 19106-3704 (215) 627-1752	1843	1961
GERMANTOWN MUTUAL INS CO	WI	FC	P O BOX 1020 GERMANTOWN WI 53022-8220 (262) 251-6680	1854	1854
GLENBROOK LIFE & ANNUITY CO	AZ	LC	3075 SANDERS ROAD STE H1A NORTHBROOK IL 60062-7127 (847) 402-5000	1965	1986
GLENS FALLS INS CO THE	DE	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1977	1977
GLOBE AMERICAN CASUALTY CO	OH	FC	62 MAPLE AVE KEENE NH 03431 (317) 816-3400	1951	1984
GLOBE INDEMNITY CO	DE	FC	9300 ARROWPOINT BLVD CHARLOTTE NC 28201-1000 (704) 522-2000	1979	1980
GLOBE LIFE & ACCIDENT INS CO	DE	LC	GLOBE LIFE CTR OKLAHOMA CITY OK 73184-0001 (405) 270-1400	1979	1979
GM MOTOR CLUB INC	NC	MC	300 GALLERIA OFFICENTRE STE 200 MAIL CODE 480-300-216 SOUTHFIELD MI 48034 (248) 263-6900	1995	1996
GMAC INS CO ONLINE INC	MO	FC	P O BOX 66937 ST LOUIS MO 63166-6937 (314) 493-8000	2000	2001
GMAC SERVICE AGREEMENT CORP	MI	WP	300 GALLERIA OFFICENTRE STE 200 SOUTHFIELD MI 48034 (248) 263-6900	1998	2001
GOLDEN AMERICAN LIFE INS CO	DE	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1973	1974
GOLDEN RULE INS CO	IL	LC	712 11TH ST LAWRENCEVILLE IL 62439-2395 (618) 943-8000	1940	1983
GOVERNMENT EMPLOYEES INS CO	MD	FC	ONE GEICO PLZ WASHINGTON DC 20076-0001 (301) 986-3000	1937	1947
GOVERNMENTAL INTERINSURANCE EXCHANGE	IL	FC	P O BOX 157 BLOOMINGTON IL 61702-0157 (309) 663-1393	1977	1995
GRACE LUTHERAN CHURCH	WI	GA	202 W GRAND AVE EAU CLAIRE WI 54703-5396 (715) 832-9713	1911	1991
GRAIN DEALERS MUTUAL INS CO	IN	FC	P O BOX 1747 INDIANAPOLIS IN 46206 (317) 923-2453	1902	1922
GRANGE INDEMNITY INS CO	OH	FC	P O BOX 1218 COLUMBUS OH 43216-1218 (800) 422-0550	1995	1996

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
GRANGE LIFE INS CO	OH	LC	P O BOX 1218 COLUMBUS OH 43216-1212 (614) 445-2900	1968	1996
GRANGE MUTUAL CASUALTY CO	OH	FC	P O BOX 1218 COLUMBUS OH 43216-1218 (614) 445-2900	1935	1996
GRANITE RE INC	OK	FC	14001 QUAILBROOK DR OKLAHOMA CITY OK 73134 (405) 752-2600	1986	2001
GRANITE STATE INS CO	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1885	1908
GRAY INS CO THE	LA	FC	P O BOX 6202 METAIRIE LA 70009-6202 (504) 888-7790	1977	2000
GREAT AMERICAN ALLIANCE INS CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1945	1979
GREAT AMERICAN ASSURANCE CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202-3110 (513) 369-5000	1905	1905
GREAT AMERICAN INS CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1942	1947
GREAT AMERICAN INS CO OF NY	NY	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1947	1948
GREAT AMERICAN LIFE INS CO	OH	LC	P O BOX 5420 CINCINNATI OH 45201 (513) 357-3300	1959	1961
GREAT AMERICAN SECURITY INS CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202-3110 (513) 369-5000	1987	1991
GREAT AMERICAN SPIRIT INS CO	IN	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1988	1989
GREAT DIVIDE INS CO	ND	FC	7273 E BUTHERUS DR SCOTTSDALE AZ 85260 (480) 951-0905	1986	1986
GREAT MIDWEST INS CO	MI	FC	9821 KATY FREEWAY STE 850 HOUSTON TX 77024 (713) 935-7400	1985	1991
GREAT NORTHERN INS CO	MN	FC	P O BOX 1615 WARREN NJ 07061-1615 (908) 903-2000	1952	1953
GREAT SOUTHERN LIFE INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64199-3487 (816) 391-2000	1979	1982
GREAT WEST CASUALTY CO	NE	FC	P O BOX 277 S SIOUX CITY NE 68776 (402) 494-2411	1956	1972
GREAT WEST LIFE & ANNUITY INS CO	CO	LC	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1907	1964
GREAT WEST LIFE ASSURANCE CO THE	MI	LC	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1891	1967
GREAT WESTERN INS CO	UT	LC	P O BOX 3428 OGDEN UT 84409-1428 (801) 621-5688	1983	1999
GREATER BENEFICIAL UNION OF PITTSBURGH	PA	FR	4254 CLAIRTON BLVD PITTSBURGH PA 15227-3394 (412) 884-5100	1892	1935

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
GREATER MILWAUKEE FOUNDATION INC	WI	GA	1020 N BROADWAY MILWAUKEE WI 53202 (414) 272-5805	1989	1995
GREATER NEW YORK MUTUAL INS CO	NY	FC	200 MADISON AVE NEW YORK NY 10016-6023 (212) 683-9700	1927	1963
GREATWAY INS CO	WI	FC	2800 S TAYLOR DR SHEBOYGAN WI 53081 (800) 242-7611	1987	1987
GREEK CATHOLIC UNION OF THE USA	PA	FR	5400 TUSCARAWAS RD BEAVER PA 15009-9513 (724) 495-3400	1893	1995
GREEN COUNTY MUTUAL INS CO	WI	TM	1003 6TH AVE WEST MONROE WI 53566 (608) 325-3416	1873	1873
GREENWICH INS CO	DE	FC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902-6040 (203) 964-5200	1946	1973
GRINNELL MUTUAL REINS CO	IA	FC	P O BOX 790 GRINNELL IA 50112-0790 (641) 269-8000	1909	1980
GRINNELL SELECT INS CO	IA	FC	P O BOX 790 GRINNELL IA 50112-0790 (641) 269-8000	1984	1995
GROCERS INS CO	OR	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1981	1995
GROUP HEALTH COOP OF EAU CLAIRE	WI	HM	P O BOX 3217 EAU CLAIRE WI 54702-3217 (715) 552-4300	1972	1976
GROUP HEALTH COOP OF SOUTH CENTRAL WI	WI	HM	P O BOX 44971 MADISON WI 53744 (608) 251-4156	1972	1975
GUARANTEE INS CO	DE	FC	650 NAAMANS RD STE 307 CLAYMONT DE 19703 (302) 792-1444	1965	1979
GUARANTEE RESERVE LIFE INS CO	IN	LC	530 RIVER OAKS W DR CALUMET CITY IL 60409 (708) 868-4232	1945	1973
GUARANTEE TRUST LIFE INS CO	IL	LC	1275 MILWAUKEE AVE GLENVIEW IL 60025-2425 (800) 338-7452	1936	1966
GUARANTY NATIONAL INS CO	CO	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1973	1987
GUARDIAN INS & ANNUITY CO INC THE	DE	LC	7 HANOVER SQUARE NEW YORK NY 10004 (212) 598-8000	1970	1971
GUARDIAN LIFE INS CO OF AMER THE	NY	LC	7 HANOVER SQUARE NEW YORK NY 10004-2616 (212) 598-8000	1860	1920
GUIDEONE AMERICA INS CO	IA	FC	1111 ASHWORTH RD WEST DES MOINES IA 50265-3538 (515) 267-5000	1983	1983
GUIDEONE ELITE INS CO	IA	FC	1111 ASHWORTH RD WEST DES MOINES IA 50265-3536 (515) 267-5000	1983	1988
GUIDEONE LIFE INS CO	IA	LC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1957	1963

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
GUIDEONE MUTUAL INS CO	IA	FC	1111 ASHWORTH RD WEST DES MOINES IA 50265-3538 (515) 267-5000	1946	1953
GUIDEONE SPECIALTY MUTUAL INS CO	IA	FC	1111 ASHWORTH RD WEST DES MOINES IA 50265-3538 (515) 267-5000	1948	1958
GUIDEPOSTS A CHURCH CORP	NY	GA	66 E MAIN ST PAWLING NY 12564-1409 (845) 225-3681	1974	1979
GUILDERLAND REINSURANCE CO	NY	FC	52 CORPORATE CIRCLE ALBANY NY 12203 (800) 472-1854	1969	1979
GULF INS CO	CT	FC	P O BOX 131771 DALLAS TX 75313-1771 (972) 650-2800	1940	1949
GUNDERSEN LUTHERAN HEALTH PLAN INC	WI	HM	1836 SOUTH AVE LA CROSSE WI 54601 (608) 782-7300	1995	1995
GUNDERSEN LUTHERAN MEDICAL FOUNDATION INC	WI	GA	1910 SOUTH AVE LA CROSSE WI 54601 (608) 791-4712	1976	1994
HABITAT FOR HUMANITY INTERNATIONAL INC	GA	GA	121 HABITAT ST AMERICUS GA 31709-3498 (229) 924-6935	1977	2001
HAMBURG STARK MUTUAL INS CO	WI	TM	P O BOX 369 COON VALLEY WI 54623-0369 (608) 452-3275	1867	1867
HANOVER INS CO THE	NH	FC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1972	1973
HARCO NATIONAL INS CO	IL	FC	P O BOX 68309 SCHAUMBURG IL 60168 (800) 448-4642	1954	1959
HARLEYSVILLE INS CO	MN	FC	P O BOX 1233 EDINA MN 55440-1233 (952) 829-1400	1930	1930
HARLEYSVILLE LAKE STATES INS CO	MI	FC	12935 S W BAY SHORE DR TRAVERSE CITY MI 49684 (800) 632-0690	1915	1994
HARLEYSVILLE LIFE INS CO	PA	LC	355 MAPLE AVE HARLEYSVILLE PA 19438-2297 (215) 256-5000	1960	2001
HARLEYSVILLE MUTUAL INS CO	PA	FC	355 MAPLE AVE HARLEYSVILLE PA 19438-2200 (215) 256-5000	1917	1983
HART LIFE INS CO	CT	LC	P O BOX 2999 HARTFORD CT 06104-2999 (860) 843-5867	1965	1966
HARTFORD ACCIDENT & INDEMNITY CO	CT	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1913	1913
HARTFORD CASUALTY INS CO (NEW JERSEY)	IN	FC	HARTFORD PLAZA HARTFORD CT 06115 (860) 547-5000	1987	1987
HARTFORD FIRE INS CO	CT	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1810	1851
HARTFORD INS CO OF THE MIDWEST	IN	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1979	1984

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
HARTFORD LIFE & ACCIDENT INS CO	CT	LC	P O BOX 2999 HARTFORD CT 06104-2999 (860) 843-5867	1967	1969
HARTFORD LIFE AND ANNUITY INS CO	CT	LC	P O BOX 2999 HARTFORD CT 06104-2999 (860) 843-5867	1955	1956
HARTFORD LIFE INS CO	CT	LC	HARTFORD PLZ HARTFORD CT 06115 (860) 843-5867	1978	1979
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	CT	FC	P O BOX 299 HARTFORD CT 06141 (860) 722-5057	1988	2002
HARTFORD STEAM BOILER INSPECTION & INS CO THE	CT	FC	P O BOX 5024 HARTFORD CT 06102-5024 (860) 722-1866	1866	1871
HARTFORD UNDERWRITERS INS CO	CT	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1987	1988
HASTINGS MUTUAL INS CO	MI	FC	404 E WOODLAWN AVE HASTINGS MI 49058-1091 (800) 442-8277	1885	1984
HAWKEYE SECURITY INS CO	WI	FC	400 LOCUST ST STE 500 DES MOINES IA 50309 (515) 471-3713	1979	1979
HCC LIFE INS CO	IN	LC	13403 NORTHWEST FREEWAY HOUSTON TX 77040-6094 (800) 582-9621 5555	1981	1982
HCSC INS SERVICES CO	IL	LC	300 E RANDOLPH CHICAGO IL 60601-5099 (312) 653-6361	1958	1994
HEALTH TRADITION HEALTH PLAN	WI	HM	4001 41ST ST NW ROCHESTER MN 55901 (877) 832-1823	1986	1986
HEALTHY ALLIANCE LIFE INS CO	MO	LC	1831 CHESTNUT ST ST LOUIS MO 63103-2275 (314) 923-4689	1971	1984
HELENVILLE MUTUAL INS CO	WI	TM	P O BOX 67 HELENVILLE WI 53137-0067 (920) 674-5188	1876	1876
HEMLOCK FOUNDATION THE	CO	GA	P O BOX 101810 DENVER CO 80250-1810 (800) 247-7421	1981	2000
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	WI	TM	E237 CTY HWY EE WONEWOC WI 53968 (608) 464-7642	1883	1883
HERITAGE FOUNDATION THE	DC	GA	214 MASSACHUSETTS AVE NE WASHINGTON DC 20002 (202) 546-4400	1973	2000
HERITAGE INDEMNITY CO	CA	FC	7125 W JEFFERSON AVE #200 LAKEWOOD CO 80235 (303) 987-4391	1979	1989
HERITAGE LIFE INS CO	AZ	LC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (267) 468-2000	1957	1967
HIGHLANDS INS CO	TX	FC	10370 RICHMOND AVE HOUSTON TX 77042-4123 (713) 952-9555	1957	1969
HIGHMARK LIFE INS CO	CT	LC	P O BOX 535061 PITTSBURGH PA 15253-5061 (800) 328-5433	1981	1982
HIGHWAY LOSS DATA INSTITUTE	DC	RS	1005 N GLEBE RD STE 800 ARLINGTON VA 22201-4751 (703) 247-1600	1973	1973

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
HILLSBORO DEVELOPMENT CO LLC	WI	CC	8605 FAIRWAY PL STE 100 MIDDLETON WI 53562 (608) 256-9046	2000	2001
HOLLAND MUTUAL FIRE INS CO	WI	TM	265 S MAIN ST CEDAR GROVE WI 53013 (920) 668-8948	1870	1870
HOLY FAMILY SOCIETY OF THE U S OF AMERICA	IL	FR	P O BOX 2909 JOLIET IL 60434 (815) 725-5880	1915	1995
HOME BUYERS RESALE WARRANTY CORP	MI	WP	2675 S ABILENE ST AURORA CO 80014 (303) 368-4805	1981	2001
HOME INS CO	NH	FC	59 MAIDEN LN 5TH FL NEW YORK NY 10038-3714 (212) 530-7000	1973	1973
HOME MISSIONERS OF AMERICA THE	OH	GA	P O BOX 465618 CINCINNATI OH 45246-5618 (513) 874-8900	1940	1979
HOME OWNERS LIFE INS CO	IL	LC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1962	1984
HOME SECURITY ASSOC INC	WI	WP	310 N MIDVALE BLVD MADISON WI 53705 (608) 231-0010	1993	1993
HOME WARRANTY OF AMERICA LLC	IL	WP	1549 BARCLAY BLVD BUFFALO GROVE IL 60089 (888) 492-7359	1996	2000
HOME-OWNERS INS CO	MI	FC	P O BOX 30660 LANSING MI 48909-8160 (517) 323-1200	1863	2001
HOMELAND CENTRAL INS CO	IA	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1919	1958
HOMESITE INS CO	CT	FC	99 BEDFORD ST BOSTON MA 02111-2217 (617) 832-1300	1985	1989
HOMESTEAD MUTUAL INS CO	WI	TM	7093 COUNTY RD T OSHKOSH WI 54904-9610 (920) 836-3577	1873	1873
HOMESTEADERS LIFE CO	IA	LC	P O BOX 1756 DES MOINES IA 50306 (800) 777-3633	1906	1999
HOMESURE OF AMERICA INC	FL	WP	P O BOX 551540 FT LAUDERDALE FL 33325-1540 (800) 327-9787	1978	1985
HORACE MANN INS CO	IL	FC	1 HORACE MANN PLZ SPRINGFIELD IL 62715-0001 (217) 789-2500	1963	1964
HORACE MANN LIFE INS CO	IL	LC	1 HORACE MANN PLZ SPRINGFIELD IL 62715-0001 (217) 789-2500	1949	1968
HORACE MANN PROPERTY & CASUALTY INS CO	CA	FC	#1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1965	1974
HOUSEHOLD LIFE INS CO	MI	LC	200 SOMERSET CORP BLVD STE 100 BRIDGEWATER NJ 08807 (908) 203-2127	1980	1988
HOUSTON GENERAL INS CO	TX	FC	ONE BEACON ST B07-11 BOSTON MA 02108-3100 (617) 725-6522	1980	1987
HUDSON INS CO	DE	FC	22 CORTLANDT ST 18TH FL NEW YORK NY 10007 (212) 978-2700	1918	1999

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
HUMANA INS CO	WI	LC	P O BOX 740036 LOUISVILLE KY 40201-7436 (800) 558-4444	1968	1968
HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	WI	HM	P O BOX 740036 LOUISVILLE KY 40201-7436 (502) 580-1000	1985	1985
HUMANADENTAL INS CO	WI	LC	P O BOX 740036 LOUISVILLE KY 40201-7436 (800) 233-4013	1908	1908
ICM INS CO	NY	FC	100 COMMONS WAY STE 210 HOLMDEL NJ 07733 (732) 706-7888	1981	1992
IDEALIFE INS CO	CT	LC	695 E MAIN ST STAMFORD CT 06904-0300 (203) 352-3000	1981	1988
IDR STATISTICAL SERVICES INC (IDRSS)	FL	RS	5200 TOWN CENTER CIR STE 500 BOCA RATON FL 33486 (561) 416-3075	1996	1997
IDS LIFE INS CO	MN	LC	227 AXP FINANCIAL CTR MINNEAPOLIS MN 55474 (612) 671-3131	1957	1963
IDS PROPERTY CASUALTY INS CO	WI	FC	3500 PACKERLAND DR GREEN BAY WI 54115 (920) 330-5100	1972	1973
IL ANNUITY & INS CO	KS	LC	P O BOX 82594 LINCOLN NE 68501-2594 (800) 634-8353	1966	1981
ILLINOIS FARMERS INS CO	IL	FC	P O BOX 948 AURORA IL 60507 (630) 907-3205	1968	1971
ILLINOIS MUTUAL LIFE INS CO	IL	LC	300 SW ADAMS ST PEORIA IL 61634-0001 (309) 674-8255	1912	1926
ILLINOIS NATIONAL INS CO	IL	FC	500 W MADISON ST CHICAGO IL 60606-2511 (312) 930-5417	1933	1979
IMPERIAL CASUALTY & INDEMNITY CO	NE	FC	ONE LIBERTY PLZ 19TH FL NEW YORK NY 10006 (212) 312-2500	1954	1962
IMT INS CO MUTUAL	IA	FC	P O BOX 1336 DES MOINES IA 50305-1336 (515) 327-2777	1883	1997
INDEMNITY INS CO OF NORTH AMERICA	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-2324	1977	1984
INDEPENDENCE LIFE & ANNUITY CO	RI	LC	ONE SUN LIFE EXEC PK WELLESLEY HILLS MA 02481 (781) 237-6030	1934	1951
INDEPENDENT ORDER OF FORESTERS THE	NY	FR	789 DON MILLS RD TORONTO M3C 1-T9 (416) 429-3000	1877	1967
INDEPENDENT ORDER OF VIKINGS	IL	FR	P O BOX 5147 SPRINGFIELD IL 62705-5147 (877) 881-1777	1895	1972
INDIANA INS CO	IN	FC	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	1960	1972
INDIANA LUMBERMENS MUTUAL INS CO	IN	FC	3600 WOODVIEW TRCE INDIANAPOLIS IN 46268-0600 (800) 428-1441	1897	1978
INDIANAPOLIS LIFE INS CO	IN	LC	699 WALNUT ST STE 1400 H73 DES MOINES IA 50309-3948 (317) 927-6500	1905	1955

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	MO	LC	2400 W 75TH ST PRAIRIE VILLAGE KS 66208 (816) 842-8842	1973	1980
INFINITY INS CO	IN	FC	P O BOX 830189 BIRMINGHAM AL 35283 (800) 782-2040	1978	1981
INFINITY NATIONAL INS CORP	IN	FC	P O BOX 830189 BIRMINGHAM AL 35283-0189 (205) 870-4000	1992	1999
INFINITY SELECT INS CO	IN	FC	P O BOX 830189 BIRMINGHAM AL 35283-0189 (205) 870-4000	1991	1995
ING INS CO OF AMERICA	FL	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1990	1990
ING LIFE INS AND ANNUITY CO	CT	LC	151 FARMINGTON AVE HARTFORD CT 06156-0001 (860) 723-4646	1976	1976
INSURA PROPERTY & CASUALTY INS CO	IL	FC	P O BOX 43360 BIRMINGHAM AL 35243 (205) 970-7000	1980	1984
INSURANCE ADMINISTRATION SERVICES INC	IL	WP	4415 W HARRISON ST STE 201 HILLSIDE IL 60162 (800) 462-2452	2000	2001
INSURANCE CO OF IL	IL	FC	SAFECO PLAZA SEATTLE WA 98185 (206) 545-5000	1970	1989
INSURANCE CO OF NORTH AMERICA	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101-1484 (215) 640-2324	1794	1864
INSURANCE CO OF STATE OF PA THE	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1794	1906
INSURANCE CO OF THE AMERICAS	FL	FC	P O BOX 855 ORISKANY NY 13424 (315) 768-2726	1976	1980
INSURANCE CO OF THE WEST	CA	FC	P O BOX 85563 SAN DIEGO CA 92186-5563 (858) 350-2400	1972	1991
INSURANCE CORP OF NY THE	NY	FC	ONE CANTERBURY GREEN STAMFORD CT 06901-2032 (203) 705-2500	1968	1968
INSURANCE CORP OF HANNOVER	IL	FC	333 S HOPE ST STE 2400 LOS ANGELES CA 90071 (213) 613-0108	1979	1983
INSURANCE DATA RESOURCES INC (IDR)	FL	RS	5200 TOWN CTR RD STE 500 BOCA RATON FL 33486 (561) 416-3075	1994	1997
INSURANCE RESEARCH COUNCIL	IL	RS	1200 HARGER RD APT 310 OAK BROOK IL 60521-1817 (708) 572-1177	1979	1979
INSURANCE SERVICES OFFICE INC	NY	RS	545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1971	1971
INTEGON GENERAL INS CORP	NC	FC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (336) 770-2000	1960	1996
INTEGON INDEMNITY CORP	NC	FC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (336) 770-2000	1946	1996
INTEGON NATIONAL INS CO	NC	FC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (314) 770-2000	1988	1988

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
INTEGRITY LIFE INS CO	OH	LC	515 W MARKET ST 8TH FL LOUISVILLE KY 40202 (502) 582-7900	1966	1996
INTEGRITY MUTUAL INS CO	WI	FC	P O BOX 539 APPLETON WI 54912-0539 (920) 734-4511	1933	1933
INTERCONTINENTAL WARRANTY SERVICES INC	FL	WP	600 W HILLSBORO BLVD STE 200 DEERFIELD BEACH FL 33441 (800) 333-3028	1991	1999
INTERNATIONAL BIBLE SOCIETY FOUNDATION	NY	GA	1820 JET STREAM DR COLORADO SPGS CO 80921 (719) 488-9200	1866	1987
INTERNATIONAL BUSINESS & MERCANTILE REASSURANCE CO	IL	FC	307 N MICHIGAN AVE CHICAGO IL 60601-3701 (312) 346-8100	1960	1984
INTERNATIONAL FIDELITY INS CO	NJ	FC	ONE NEWARK CTR NEWARK NJ 07102-5207 (973) 624-7200	1904	1998
INTERSTATE INDEMNITY CO	IL	FC	55 E MONROE ST CHICAGO IL 60603 (312) 346-6400	1961	1982
INTERSTATE NATIONAL DEALER SERVICES INC	DE	WP	333 EARLE OVINGTON BLVD STE 700 UNIONDALE NY 11553-9340 (800) 942-0400	1991	1997
INVESTORS GUARANTY LIFE INS CO	CA	LC	48 MONROE TURNPIKE TRUMBULL CT 06611 (203) 459-6000	1962	1966
INVESTORS LIFE INS CO OF NORTH AMERICA	WA	LC	6500 RIVER PLACE BLVD BLDG 1 AUSTIN TX 78730-1113 (512) 404-5000	1963	1969
INVESTORS PARTNER LIFE INS CO	DE	LC	P O BOX 717 BOSTON MA 02117-0001 (800) 732-5543	1981	1982
INVESTORS TITLE INS CO	NC	TC	P O DRAWER 2687 CHAPEL HILL NC 27514 (919) 968-2200	1972	1997
IOWA MUTUAL INS CO	IA	FC	P O BOX 60 DEWITT IA 52742 (563) 659-3231	1900	1962
ISO DATA INC	NY	RS	545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1988	1988
IXONIA MUTUAL INS CO	WI	TM	P O BOX 326 IXONIA WI 53036-0326 (920) 261-6616	1875	1876
JACKSON NATIONAL LIFE INS CO	MI	LC	1 CORPORATE WAY LANSING MI 48951 (517) 381-5500	1961	1981
JAMESTOWN MUTUAL INS CO	WI	TM	P O BOX 188 KIELER WI 53812 (608) 568-3278	1885	1885
JEFFERSON INS CO	NY	FC	NEWPORT TOWER 525 WASHINGTON BLVD JERSEY CITY NJ 07310-1693 (201) 222-8666	1950	1967
JEFFERSON NATIONAL LIFE INS CO	TX	LC	9920 CORPORATE CAMPUS DR STE 1000 LOUISVILLE KY 40223 (502) 587-7626	1937	1967

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
JEFFERSON PILOT FINANCIAL INS CO	NE	LC	100 N GREENE ST GREENSBORO NC 27401 (336) 691-3000	1903	1956
JEFFERSON PILOT LIFE INS CO	NC	LC	P O BOX 21008 GREENSBORO NC 27420-2507 (800) 487-1485	1890	1986
JEFFERSON PILOT LIFEAMERICA INS CO	NJ	LC	100 N GREENE ST GREENSBORO NC 27401 (603) 691-3000	1897	1959
JEWELERS MUTUAL INS CO	WI	FC	P O BOX 468 NEENAH WI 54957 (920) 725-4326	1913	1914
JMIC LIFE INS CO	FL	LC	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2333	1979	1991
JOHN ALDEN LIFE INS CO	WI	LC	P O BOX 3050 MILWAUKEE WI 53203 (414) 271-3011	1973	1973
JOHN HANCOCK LIFE INS CO	MA	LC	P O BOX 111 BOSTON MA 02117-0111 (617) 572-6000	1862	1928
JOHN HANCOCK VARIABLE LIFE INS CO	MA	LC	P O BOX 717 BOSTON MA 02117-0717 (617) 572-6000	1979	1981
JUVENILE DIABETES FOUNDATION INTERNATIONAL	PA	GA	120 WALL ST 19TH FL NEW YORK NY 10005 (212) 785-9500	1970	2001
KANAWHA INS CO	SC	LC	P O BOX 610 LANCASTER SC 29721-0610 (803) 283-5300	1958	1990
KANSAS BANKERS SURETY CO THE	KS	FC	P O BOX 1654 TOPEKA KS 66601-1654 (785) 228-0000	1909	1981
KANSAS CITY FIRE & MARINE INS CO	MO	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1929	1947
KANSAS CITY LIFE INS CO	MO	LC	P O BOX 219139 KANSAS CITY MO 64121-9139 (816) 753-7000	1895	1922
KEMPER AUTO & HOME INS CO	IL	FC	5220 BELFORT RD STE 400 JACKSONVILLE FL 32256 (904) 245-5600	1998	1999
KEMPER CASUALTY INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049-0001 (847) 320-2000	1970	1984
KEMPER EMPLOYERS INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1962	1989
KEMPER INDEPENDENCE INS CO	IL	FC	5200 BELFORT RD STE 400 JACKSONVILLE FL 32256 (904) 245-5600	1998	1999
KEMPER INVESTORS LIFE INS CO	IL	LC	1600 MCCONNOR PKY SCHAUMBURG IL 60196 (847) 874-7403	1979	1981
KENOSHA COUNTY MUTUAL INS CO	WI	TM	P O BOX 115 BRISTOL WI 53104-0115 (262) 857-2876	1860	1860
KEY LIFE INS CO	IN	LC	P O BOX 1646 INDIANAPOLIS IN 46206-1646 (317) 231-2700	1976	1995
KEYPORT LIFE INS CO	RI	LC	ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481-9133 (781) 237-6030	1957	1970

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
KNIGHTS OF COLUMBUS	CT	FR	P O BOX 1670 NEW HAVEN CT 06507-0901 (203) 752-4000	1882	1900
LAFAYETTE COLLEGE	PA	GA	202 MARKLE HALL EASTON PA 18042-1779 (888) 457-6783	1826	2001
LAFAYETTE LIFE INS CO THE	IN	LC	P O BOX 7007 LAFAYETTE IN 47903 (765) 477-7411	1905	1955
LAKELAND COLLEGE	WI	GA	P O BOX 359 SHEBOYGAN WI 53082-0359 (920) 565-2111	1868	1983
LANCER INS CO	IL	FC	370 W PARK AVE LONG BEACH NY 11561-3245 (516) 431-4441	1945	1947
LAPRAIRIE MUTUAL INS CO	WI	TM	460 S RANDALL AVE JANESVILLE WI 53545-4224 (608) 752-2724	1873	1873
LAURIER INDEMNITY CO	GA	FC	3169 HOLCOMB BRIDGE RD STE 750 NORCROSS GA 30071 (770) 903-4040	1988	1995
LAWRENCE UNIVERSITY OF WI	WI	GA	115 S DREW ST APPLETON WI 54911 (920) 832-6543	1847	1977
LAWYERS TITLE INS CORP	VA	TC	101 GATEWAY CENTRE PKWY RICHMOND VA 23235 (804) 267-8000	1925	1948
LE MARS MUTUAL INS CO OF IA	IA	FC	P O BOX 1608 LE MARS IA 51031-1608 (712) 546-7847	1901	1996
LEADER INS CO	OH	FC	4100 HARRY HINES BLVD DALLAS TX 75219 (214) 526-3876	1963	1979
LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INS	WI	FC	7633 GANSER WAY STE 200 MADISON WI 53719 (608) 833-9595	2002	2002
LEBANON CLYMAN MUTUAL INS CO	WI	TM	P O BOX 86 LEBANON WI 53047-0086 (920) 925-3755	1887	1887
LEGACY BENEFITS CORP	NY	VI	EMPIRE STATE BLDG 350 FIFTH AVE STE 4320 NEW YORK NY 10118 (212) 643-1190	1991	2002
LEGION INS CO	PA	FC	ONE LOGAN SQ STE 1400 PHILADELPHIA PA 19103 (215) 963-1200	1925	1926
LEUKEMIA & LYMPHOMA SOCIETY INC THE	NY	GA	1311 MAMARONECK AVE WHITE PLAINS NY 10605 (914) 949-5213	1949	2001
LEXON INS CO	TX	FC	9025 N LINDBERGH DR PEORIA IL 61615 (309) 692-1000	1984	2000
LIBERTY BANKERS LIFE INS CO	IA	LC	P O BOX 9214 DES MOINES IA 50306 (515) 222-1736	1957	1998
LIBERTY INS CORP	IL	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1983	1984
LIBERTY INS UNDERWRITERS INC	NY	FC	55 WATER ST 18TH FL NEW YORK NY 10041 (212) 208-4220	1811	1922

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	LC	100 LIBERTY WAY DOVER NH 03820 (617) 357-9500	1963	1966
LIBERTY LIFE INS CO	SC	LC	P O BOX 789 GREENVILLE SC 29602-0789 (864) 609-8111	1905	1973
LIBERTY MUTUAL FIRE INS CO	MA	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1908	1926
LIBERTY MUTUAL FIRE INS CO	WI	TM	P O BOX 58 STITZER WI 53825-0058 (608) 943-8333	1872	1872
LIBERTY MUTUAL INS CO	MA	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1912	1919
LIBERTY NATIONAL LIFE INS CO	AL	LC	P O BOX 2612 BIRMINGHAM AL 35202 (205) 325-2722	1929	1982
LIBERTY PERSONAL INS CO	MI	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1960	1972
LIFE INS CO OF GEORGIA	GA	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1891	1994
LIFE INS CO OF NORTH AMERICA	PA	LC	TWO LIBERTY PLACE TL18A 1601 CHESTNUT ST PHILADELPHIA PA 19192-2362 (215) 761-1000	1956	1958
LIFE INS CO OF THE SOUTHWEST	TX	LC	P O BOX 569080 DALLAS TX 75356-9080 (214) 638-7100	1955	1981
LIFE INVESTORS INS CO OF AMERICA	IA	LC	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499-0001 (319) 398-8511	1930	1969
LIFE SETTLEMENTS INTERNATIONAL LLC	MI	VI	1499 W PALMETTO PK RD STE 420 BOCA RATON FL 33486-3324 (800) 327-8222	1995	1998
LINCOLN BENEFIT LIFE CO	NE	LC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1938	1979
LINCOLN DIRECT LIFE INS CO	NE	LC	P O BOX 82448 LINCOLN NE 68501 (402) 423-7191	1896	1998
LINCOLN GENERAL INS CO	PA	FC	P O BOX 3709 YORK PA 17402 (717) 840-2408	1977	1992
LINCOLN HERITAGE LIFE INS CO	IL	LC	4343 E CAMELBACK RD PHOENIX AZ 85018 (602) 957-1650	1963	1994
LINCOLN MEMORIAL LIFE INS CO	TX	LC	P O BOX 160050 AUSTIN TX 78716-0050 (512) 328-0075	1936	1970
LINCOLN MUTUAL LIFE & CASUALTY INS CO	ND	LC	P O BOX 1918 FARGO ND 58107-1918 (701) 282-1807	1935	1956
LINCOLN NATIONAL LIFE INS CO THE	IN	LC	1300 S CLINTON ST FORT WAYNE IN 46802-3506 (260) 455-2000	1905	1921
LINDINA TOWN MUTUAL INS CO	WI	TM	N 4982 HWY Q MAUSTON WI 53948 (608) 847-7565	1879	1879

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
LIONS CLUBS INTL FOUNDATION	IL	GA	300 W 22ND ST OAK BROOK IL 46202 (630) 571-5466	1968	2002
LITTLE BLACK MUTUAL INS CO	WI	FC	P O BOX 129 STETSONVILLE WI 54480-0129 (715) 678-2682	1889	1889
LM INS CORP	IA	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1989	1990
LOCAL GOVERNMENT PROPERTY INS FUND	WI	FC	701 CHERRY ST GREEN BAY WI 54305-3004 (920) 431-6380	1882	1903
LOCK/LINE WARRANTY SERVICES LLC	KS	WP	7400 STATE LINE RD PRAIRIE VILLAGE KS 66208 (913) 676-9502	2001	2002
LODI MUTUAL INS CO	WI	TM	519 WOODLAWN AVE LODI WI 53555-1039 (608) 592-2500	1877	1877
LONDON LIFE REINS CO	PA	LC	P O BOX 1120 BLUEBELL PA 19422-0319 (215) 542-7200	1969	1984
LONDON PACIFIC LIFE & ANNUITY CO	NC	LC	3101 POPLARWOOD CT STE 300 RALEIGH NC 27604 (800) 827-2730	1927	1984
LOYAL AMERICAN LIFE INS CO	OH	LC	P O BOX 559004 AUSTIN TX 78755 (513) 412-1168	1955	1971
LOYAL CHRISTIAN BENEFIT ASSN	PA	FR	P O BOX 13005 ERIE PA 16514-1305 (814) 453-4331	1890	1906
LUCK MUTUAL INS CO	WI	TM	P O BOX 437 LUCK WI 54853 (715) 472-2861	1881	1881
LUMBER MUTUAL INS CO	MA	FC	P O BOX 9165 FRAMINGHAM MA 01701-9165 (508) 620-9575	1895	1987
LUMBERMENS MUTUAL CASUALTY CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049-0001 (847) 320-2000	1912	1913
LUMBERMENS UNDERWRITING ALLIANCE US	MO	FC	2501 N MILITARY TRL BOCA RATON FL 33431-6398 (561) 994-1900	1905	1913
LUTHER MANOR TERRACE	WI	CC	4545 N 92ND ST MILWAUKEE WI 53225-4807 (414) 464-3880	1957	1984
LUTHERAN BROTHERHOOD VARIABLE INS PRODUCTS CO	MN	LC	625 4TH AVE S MINNEAPOLIS MN 55415-1624 (612) 340-7000	1982	1984
LUTHERAN CHURCH MISSOURI SYNOD FOUNDATION	MO	GA	P O BOX 229008 ST LOUIS MO 63122-9008 (800) 325-7912	1958	1990
LUTHERAN SOCIAL SERVICES OF WI & UPPER MI INC	WI	GA	647 W VIRGINIA ST STE 300 MILWAUKEE WI 53204-1535 (414) 325-3024	1977	1993
LUTHERAN UNIVERSITY ASSOCIATION INC THE	IN	GA	KRETZMANN HALL VALPARAISO IN 46383-6493 (219) 464-5215	1925	1998
LYNDON AMERICAN INC	MO	WP	520 MARYVILLE CENTRE DR STE 500 WINNETKA IL 60093-1283 (847) 419-7750	1998	1998

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
LYNDON PROPERTY INS CO	MO	FC	520 MARYVILLE CTR DR STE 500 ST LOUIS MO 63141-5814 (800) 950-6060	1978	1981
MADISON NATIONAL LIFE INS CO INC	WI	LC	P O BOX 5008 MADISON WI 53705-0008 (608) 238-2691	1961	1962
MANAGED HEALTH SERVICES INS CORP	WI	HM	7711 CARONDELET AVE STE 800 ST LOUIS MO 63105 (314) 725-4706	1990	1990
MANHATTAN LIFE INS CO THE	NY	LC	10700 NORTHWEST FREEWAY HOUSTON TX 77092 (713) 529-0045	1850	1959
MANHATTAN NATIONAL LIFE INS CO	IL	LC	P O BOX 5416 CINCINNATI OH 45201 (513) 412-1030	1956	1956
MANITOWOC MUTUAL INS CO	WI	FC	P O BOX 430 REEDSVILLE WI 54230 (920) 754-4440	1874	1874
MANOR PARK FOUNDATION INC	WI	GA	3023 S 84TH ST MILWAUKEE WI 53227-3798 (414) 607-4100	1976	1993
MANUFACTURERS LIFE INS CO OF AMER THE	MI	LC	P O BOX 633 BUFFALO NY 14201-0633 (416) 926-0100	1977	1984
MANUFACTURERS LIFE INS CO U S A	MI	LC	P O BOX 640 BUFFALO NY 14201-0640 (416) 926-0100	1955	1979
MAPFRE REINSURANCE CORP	NJ	FC	100 CAMPUS DR FLORHAM PARK NJ 07932-1006 (973) 443-0443	1985	1995
MAPLE VALLEY MUTUAL INS CO	WI	FC	P O BOX 59 LENA WI 54139 (920) 829-5525	1891	1891
MARANATHA BAPTIST BIBLE COLLEGE	WI	GA	745 MAIN ST WATERTOWN WI 53094 (920) 261-9300	1968	1998
MARCELLON TOWN MUTUAL FIRE INS CO	WI	TM	W3294 GROUSE RD PARDEEVILLE WI 53954-9801 (608) 429-4164	1889	1889
MARINE INNOVATIONS WARRANTY CORP	MN	WP	5125 COUNTY RD 101 STE 200 MINNETONKA MN 55345 (800) 950-3808	1995	1995
MARKEL AMERICAN INS CO	VA	FC	4600 COX RD GLEN ALLEN VA 23060 (804) 527-2700	1986	1995
MARKEL INS CO	IL	FC	4600 COX RD GLEN ALLEN VA 23060 (800) 431-1270	1980	1984
MARQUETTE NATIONAL LIFE INS CO	TX	LC	600 COURTLAND ST ORLANDO FL 32804 (407) 628-1776	1967	1982
MARQUETTE UNIVERSITY	WI	GA	915 W WISCONSIN AVE STE 215 MILWAUKEE WI 53233 (414) 288-7280	1864	1978
MARQUETTE UNIVERSITY HIGH SCHOOL	WI	GA	3401 W WISCONSIN AVE MILWAUKEE WI 53208 (414) 933-7220	1975	2002
MARSHFIELD CLINIC	WI	GA	1000 N OAK AVE MARSHFIELD WI 54449-5790 (715) 389-3868	1916	1994

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
MARYLAND CASUALTY CO	MD	FC	1400 AMERICAN LANE SCHAUMBURG IL 61906-1056 (847) 605-6000	1898	1898
MARYLAND INS CO	TX	FC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196-1056 (847) 605-6000	1961	1996
MASONIC VILLAGE ON THE SQUARE INC	WI	CC	36225 SUNSET DR DOUSMAN WI 53118-9349 (414) 965-2111	1989	1990
MASSACHUSETTS BAY INS CO	NH	FC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1956	1958
MASSACHUSETTS MUTUAL LIFE INS CO	MA	LC	1295 STATE ST SPRINGFIELD MA 01111-0001 (413) 788-8411	1851	1916
MASTER PLUMBERS LTD MUTUAL LIABILITY CO	WI	FC	P O BOX 585 FOND DU LAC WI 54936 (414) 922-3569	1911	1912
MAXIMUS INC	VA	IRO	1 FISHERS RD 2ND FL PITTSFORD NY 14534 (716) 586-1770	1997	2002
MAYFLOWER INS CO LTD THE	IN	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1911	1984
MAYO FOUNDATION FOR MED EDU & RESEARCH	MN	GA	200 FIRST ST SW ROCHESTER MN 55905 (507) 284-8540	1984	2000
MBIA INS CORP	NY	FC	113 KING ST ARMONK NY 10504-1610 (914) 273-4545	1967	1986
MBIA INS CORP OF IL	IL	FC	113 KING ST ARMONK NY 10504-1610 (914) 273-4545	1959	1979
MCMILLAN-WARNER MUTUAL INS CO	WI	FC	P O BOX 429 MARSHFIELD WI 54449 (715) 387-8454	1898	1898
MECHANICAL BREAKDOWN ADMINISTRATORS INC	DE	WP	9419 E SAN SALVADOR STE 105 SCOTTSDALE AZ 85258 (602) 860-2288	1989	1998
MECHANICAL BREAKDOWN PROTECTION INC	MO	WP	250 NE MULBERRY LEES SUMMIT MO 64086 (800) 325-7484	1982	1992
MEDAMERICA INS CO	PA	LC	P O BOX 41930 ROCHESTER NY 14604 (585) 238-4209	1966	1986
MEDCO CONTAINMENT LIFE INS CO	PA	LC	100 PARSONS POND DR FRANKLIN LAKES NJ 07417 (201) 269-3400	1954	1979
MEDICA HEALTH PLANS OF WI	WI	HM	5601 SMETANA DR MINNETONKA MN 55343 (952) 992-3100	1996	1996
MEDICA INS CO	MN	FC	P O BOX 9310 MINNEAPOLIS MN 55440-9310 (952) 992-2900	1984	1996
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	WI	HM	1605 ASSOCIATES DR STE 101 DUBUQUE IA 52002 (563) 556-8070	1984	1984
MEDICAL ASSURANCE CO INC THE	AL	FC	P O BOX 590009 BIRMINGHAM AL 35259-0009 (205) 877-4400	1976	1995
MEDICAL COLLEGE OF WI INC THE	WI	GA	8701 WATERTOWN PLANK RD MILWAUKEE WI 53226-0509 (414) 456-4400	1925	1995

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
MEDICAL LIABILITY MUTUAL INS CO	NY	FC	TWO PARK AVE RM 2500 NEW YORK NY 10016 (212) 576-9801	1976	1997
MEDICAL LIFE INS CO	OH	LC	20445 EMERALD PKY STE 400 CLEVELAND OH 44135 (216) 898-0300	1973	1993
MEDICAL PROTECTIVE CO THE	IN	FC	5814 REED RD FORT WAYNE IN 46835-0000 (219) 485-9622	1909	1915
MEDICAL REVIEW INSTITUTE OF AMERICA INC	UT	IRO	P O BOX 25547 SALT LAKE CITY UT 84125-0547 (801) 261-3003		2002
MEDICO LIFE INS CO	NE	LC	P O BOX 3477 OMAHA NE 68103 (800) 228-6080	1967	1971
MEDINA MUTUAL INS CO	WI	TM	P O BOX 477 MARSHALL WI 53559-0477 (608) 655-4161	1875	1875
MEDMARC CASUALTY INS CO	VT	FC	P O BOX 10809 CHANTILLY VT 20153-0809 (800) 356-6886	1950	1981
MEDMARC MUTUAL INS CO	VT	FC	P O BOX 10809 CHANTILLY VA 20153-0809 (703) 273-1995	1991	1995
MEGA LIFE & HEALTH INS CO THE	OK	LC	9151 GRAPEVINE HWY NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1981	1984
MEMBERS LIFE INS CO	WI	LC	P O BOX 391 MADISON WI 53701-0391 (608) 238-5851	1976	1976
MEMORIAL SLOAN KETTERING CANCER CTR	NY	GA	633 THIRD AVE NEW YORK NY 10017 (646) 227-3519	1960	1996
MENDAKOTA INS CO	MN	FC	P O BOX 64816 ST PAUL MN 55164-0816 (651) 688-4500	1985	1999
MENDOTA INS CO	MN	FC	P O BOX 64816 ST PAUL MN 55164-0816 (651) 688-4500	1989	1992
MERASTAR INS CO	TN	FC	P O BOX 181101 CHATTANOOGA TN 37414-6101 (423) 296-7913	1974	1981
MERCHANTS BONDING CO MUTUAL	IA	FC	2100 FLEUR DR DES MOINES IA 50321-1158 (515) 243-8171	1933	1991
MERCYCARE INS CO	WI	HM	P O BOX 2770 JANESVILLE WI 53547-2770 (800) 752-3431	1993	1993
MERIDIAN CITIZENS MUTUAL INS CO	IN	FC	P O BOX 1980 INDIANAPOLIS IN 46206 (317) 931-7000	1914	1970
MERIDIAN CITIZENS SECURITY INS CO	IN	FC	P O BOX 1980 INDIANAPOLIS IN 46206 (317) 931-7000	1986	1989
MERIDIAN SECURITY INS CO	IN	FC	P O BOX 1980 INDIANAPOLIS IN 46206 (800) 777-7324	1967	1993
MERIT LIFE INS CO	IN	LC	P O BOX 39 EVANSVILLE IN 47701 (812) 424-8031	1957	1980
MERITER FOUNDATION INC	WI	GA	309 W WASHINGTON AVE MADISON WI 53703-2701 (608) 258-3280	1970	1978

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
MERITER HEALTH INS CO	WI	LC	22 E MIFFLIN ST STE 200 MADISON WI 53715 (608) 260-7006	2000	2001
MERITER RETIREMENT SERVICES INC	WI	CC	110 S HENRY ST MADISON WI 53703-3172 (608) 258-2500	1966	1984
MERITPLAN INS CO	CA	FC	P O BOX 19702 IRVINE CA 92623-9702 (949) 222-8000	1952	1979
MERRILL LYNCH LIFE INS CO	AR	LC	P O BOX 9060 PRINCETON NJ 08543-9060 (609) 274-6900	1986	1988
MERRIMAC MUTUAL INS CO	WI	TM	S8628 CTY HWY PF PLAIN WI 53577 (608) 544-2691	1873	1874
METHODIST MANOR INC	WI	CC	3023 S 84TH ST MILWAUKEE WI 53227-3703 (414) 541-2600	1956	1984
METLIFE INVESTORS INS CO	MO	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (813) 801-2036	1981	1986
METLIFE INVESTORS USA INS CO	DE	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (813) 801-2100	1960	1986
METRIS WARRANTY SERVICES INC	DE	WP	10900 WAYZATA BLVD MINNETONKA MN 55305 (952) 593-4720	1999	2001
METROPOLITAN CASUALTY INS CO	RI	FC	P O BOX 350 WARWICK RI 02887-0350 (401) 827-2400	1981	1982
METROPOLITAN DIRECT PROPERTY & CASUALTY INS CO	RI	FC	P O BOX 350 WARWICK RI 02887-0350 (401) 827-2400	1949	1961
METROPOLITAN GENERAL INS CO	RI	FC	P O BOX 350 WARWICK RI 02887-0350 (401) 827-2400	1980	1982
METROPOLITAN GROUP PROP & CASUALTY INS CO	RI	FC	P O BOX 350 WARWICK RI 02887-0350 (401) 827-2400	1976	1994
METROPOLITAN INS & ANNUITY CO	DE	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (813) 801-2100	1976	1979
METROPOLITAN LIFE INS CO	NY	LC	4100 BOY SCOUT BLVD TAMPA FL 10010 (212) 578-2211	1866	1884
METROPOLITAN PROPERTY & CASUALTY INS CO	RI	FC	P O BOX 350 WARWICK RI 02886-0350 (401) 827-2400	1972	1973
METROPOLITAN TOWER LIFE INS CO	DE	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (813) 801-2100	1982	1983
MGA INS CO INC	TX	FC	P O BOX 2933 FORT WORTH TX 76113-2933 (817) 336-2500	1981	1989
MGIC ASSURANCE CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1937	1996
MGIC CREDIT ASSURANCE CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1997	1997
MGIC INDEMNITY CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1956	1961

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
MGIC MORTGAGE INS CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1987	1987
MGIC MORTGAGE REINSURANCE CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201-0756 (800) 558-9900	1996	1996
MGIC REINSURANCE CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1985	1985
MGIC REINSURANCE CORP OF WI	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MGIC RESIDENTIAL REINSURANCE CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MHA INS CO	MI	FC	6215 W ST JOSEPH HWY LANSING MI 48917 (517) 323-3443	1976	1999
MIC GENERAL INS CORP	MI	FC	P O BOX 66937 ST LOUIS MO 63166 (314) 493-8000	1980	1981
MIC LIFE INS CORP	DE	LC	300 GALLERIA OFFICENTRE SOUTHFIELD MI 48034 (248) 263-6900	1975	1978
MIC PROPERTY & CASUALTY INS CORP	MI	FC	300 GALLERIA OFFICENTRE SOUTHFIELD MI 48034 (248) 263-6900	1980	1981
MIC SERVICES CORP	DE	WP	P O BOX 5074 SOUTHFIELD MI 48086 (888) 601-0110	1978	1992
MICHIGAN MILLERS MUTUAL INS CO	MI	FC	P O BOX 30060 LANSING MI 48909 (517) 482-6211	1881	1900
MID AMERICAN FIRE & CASUALTY CO	OH	FC	6281 TRI-RIDGE BLVD LOVELAND OH 45140 (513) 576-3200	1980	1996
MID CENTURY INS CO	CA	FC	P O BOX 2478 LOS ANGELES CA 90051-0478 (323) 932-3200	1949	1956
MID-CONTINENT PREFERRED LIFE INS CO	OK	LC	1800 VALLEY VIEW LANE STE 300 DALLAS TX 75234 (972) 484-6063	1909	1988
MIDDLESEX INS CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481-8020 (715) 346-6000	1826	1994
MIDDLETON GLEN INC	WI	CC	C/O ESSEX CORP 11606 NICHOLAS ST STE 100 OMAHA NE 68154 (402) 431-0500	1997	1998
MIDDLETON INS CO	WI	TM	6924 UNIVERSITY AVE MIDDLETON WI 53562 (608) 831-5642	1876	1877
MIDLAND NATIONAL LIFE INS CO	IA	LC	1 MIDLAND PLZ SIOUX FALLS SD 57193-0001 (605) 335-5700	1906	1959
MIDSTATE SURETY CORP	MI	FC	102 KERCHEVAL AVE GROSSE POINTE FARMS MI 48236 (313) 886-2200	1990	1997
MIDSTATES REINSURANCE CORP	IL	FC	3495 NEWMARK DR MIAMISBURG OH 45342 (937) 428-6218	1941	1951

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
MIDWEST ASSURANCE CO	MN	FC	P O BOX 1309 MINNEAPOLIS MN 55440-1309 (952) 883-6000	1991	1997
MIDWEST DENTAL PLAN LTD	WI	LH	680 HEHLI WAY MONDOVI WI 54755-1738 (715) 926-5050	1988	1988
MIDWEST EMPLOYERS CASUALTY CO	DE	FC	13801 RIVERPORT DR STE 200 MARYLAND HEIGHTS MO 63043-4810 (314) 298-7332	1986	1989
MIDWEST FAMILY MUTUAL INS CO	MN	FC	P O BOX 9425 MINNEAPOLIS MN 55440-9425 (952) 545-6000	1891	1922
MIDWEST MEDICAL INS CO	MN	FC	7650 EDINBOROUGH WAY STE 400 MINNEAPOLIS MN 55435-5978 (952) 838-6700	1980	1996
MIDWEST NATIONAL LIFE INS CO OF TN	TN	LC	9151 GRAPEVINE HWY NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1965	1986
MIDWEST SECURITY LIFE INS CO	WI	LC	2700 MIDWEST DR ONALASKA WI 54650-8764 (608) 783-7130	1972	1986
MIDWESTERN INDEMNITY CO THE	OH	FC	62 MAPLE AVE KEENE NH 03431 (513) 576-3200	1947	1983
MIDWESTERN UNITED LIFE INS CO	IN	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (800) 525-9852	1948	1962
MII LIFE INC	MN	LC	P O BOX 64560 ST PAUL MN 55164-0560 (651) 662-8000	1954	1989
MILBANK INS CO	SD	FC	518 E BROAD ST COLUMBUS OH 43215 (800) 645-2265	1982	1982
MILL AND ELEVATOR RATING BUREAU	IL	RS	1745 S NAPERVILLE RD WHEATON IL 60187 (800) 564-2247	1970	1970
MILLERS CLASSIFIED INS CO	WI	FC	P O BOX 9006 ALTON IL 62002-9006 (618) 463-3636	1981	1994
MILLERS FIRST INS CO	IL	FC	P O BOX 9006 ALTON IL 62002-9006 (618) 463-3636	1877	1900
MILWAUKEE ART MUSEUM	WI	GA	750 N LINCOLN MEMORIAL DR MILWAUKEE WI 53202-4018 (414) 224-3200	1910	1996
MILWAUKEE CASUALTY INS CO	WI	FC	P O BOX 1237 BROOKFIELD WI 53008-1237 (262) 207-8500	1973	1973
MILWAUKEE CATHOLIC HOME	WI	CC	2462 N PROSPECT AVE MILWAUKEE WI 53211-4462 (414) 224-9700	1913	1984
MILWAUKEE INS CO	WI	FC	P O BOX 1237 BROOKFIELD WI 53008-1237 (262) 207-8500	1916	1917
MILWAUKEE JEWISH FEDERATION INC	WI	GA	1360 N PROSPECT AVE MILWAUKEE WI 53202-3094 (414) 390-5700	1938	2001
MILWAUKEE SAFEGUARD INS CO	WI	FC	P O BOX 1237 BROOKFIELD WI 53008-1237 (262) 207-8500	1982	1982

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
MILWAUKEE SERVICE CONTRACT CORP	WI	WP	6001 W CAPITAL DR MILWAUKEE WI 53216 (414) 447-5125	1991	1992
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	WP	8282 S MEMORIAL DR STE 202 TULSA OK 74133 (918) 307-1000	1980	2000
MINNESOTA INS CO	MN	FC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1987	1992
MINNESOTA LAWYERS MUTUAL INS CO	MN	FC	333 S 7TH ST STE 2200 MINNEAPOLIS MN 55402 (612) 341-4530	1981	2001
MINNESOTA LIFE INS CO	MN	LC	400 ROBERT ST N ST PAUL MN 55101-2098 (651) 665-3500	1880	1946
MISSION AMERICAN INS CO	CA	FC	P O BOX 5810 LONG BEACH CA 90805-0750 (310) 605-3300	1949	1955
MITSUI MARINE AND FIRE INS CO OF AMERICA	NY	FC	P O BOX 4602 WARREN NJ 07059-4602 (908) 604-2900	1988	1988
MML BAY STATE LIFE INS CO	CT	LC	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1935	1982
MOBIL AUTO CLUB INC	DE	MC	200 N MARTINGALE RD SCHAUMBURG IL 60173-2236 (847) 605-3000	1981	1982
MODERN SERVICE INS CO	MN	FC	P O BOX 64035 ST PAUL MN 55164-0035 (800) 345-2436	1968	1968
MODERN WOODMEN OF AMERICA	IL	FR	1701 FIRST AVE ROCK ISLAND IL 61201-8779 (309) 786-6481	1884	1895
MONARCH LIFE INS CO	MA	LC	1 MONARCH PL SPRINGFIELD MA 01133-0001 (413) 784-2000	1901	1949
MONROE GUARANTY INS CO	IN	FC	6300 UNIVERSITY PARKWAY SARASOTA FL 34240 (941) 907-7536	1974	1999
MONTGOMERY WARD AUTO CLUB INC	DE	MC	200 N MARTINGALE RD SCHAUMBURG IL 60173-2236 (847) 605-3000	1973	1974
MONTGOMERY WARD INS CO	IL	FC	200 N MARTINGALE RD SCHAUMBURG IL 60173-2096 (847) 605-3000	1974	1982
MONUMENTAL LIFE INS CO	MD	LC	2 E CHASE ST BALTIMORE MD 21202-2540 (410) 685-2900	1858	1979
MONY LIFE INS CO OF AMERICA	AZ	LC	1740 BROADWAY NEW YORK NY 10019 (212) 708-2000	1969	1982
MONY LIFE INS CO	NY	LC	1740 BROADWAY NEW YORK NY 10019 (212) 708-2000	1842	1915
MORaine MUTUAL INS CO	WI	TM	P O BOX 43 JACKSON WI 53037-0043 (262) 677-9044	1880	1880
MORTGAGE GUARANTY INS CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1979	1979
MOTOR CLUB OF AMERICA ENTERPRISES INC	DE	MC	P O BOX 02689 OKLAHOMA CITY OK 73156-0689 (800) 227-6459	1968	1974

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
MOTORCYCLE MANAGEMENT CONSULTING SERVICES INC	CA	WP	P O BOX 546 CORONA DEL MAR CA 92625 (800) 832-3237	1986	1992
MOTORISTS LIFE IN CO	OH	LC	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1965	1996
MOTORS INS CORP	MI	FC	300 GALLERIA OFFICENTRE SOUTHFIELD MI 48034 (248) 263-6900	1998	1999
MOUNT MARY COLLEGE	WI	GA	2900 N MENOMONEE RIVER PKY MILWAUKEE WI 53222-4545 (414) 258-4810	1928	1996
MPP CO INC	KS	WP	P O BOX 634 SHAWNEE MISSION KS 66201 (800) 747-4400	1978	1995
MRP SERVICE AGREEMENT CORP	MI	WP	300 GALLERIA OFFICENTRE STE 200 SOUTHFIELD MI 48034 (248) 263-6900	1998	2001
MSI PREFERRED INS CO	WI	FC	P O BOX 64035 ST PAUL MN 55164-0035 (651) 631-7000	1984	1984
MT CALVARY MUTUAL INS CO	WI	TM	923 FOND DU LAC ST MOUNT CALVARY WI 53057-9772 (920) 753-3131	1874	1874
MT PLEASANT-PERRY MUT INS CO	WI	TM	P O BOX 38 MONTICELLO WI 53570-0038 (608) 938-4008	1876	1876
MT MORRIS MUTUAL INS CO	WI	FC	N1211 COUNTY RD B COLOMA WI 54930-9795 (715) 228-5541	1876	1876
MTL INS CO	IL	LC	1200 JORIE BLVD OAK BROOK IL 60522-9060 (630) 990-1000	1904	1917
MUNICH AMERICAN REASSURNC CO	GA	LC	P O BOX 3210 ATLANTA GA 30302-3210 (770) 350-3200	1959	1982
MUNICIPAL BOND INS ASSOC	NY	RS	113 KING ST ARMONK NY 10504 (914) 765-3912	1974	1974
MUTUAL OF AMERICA LIFE INS CO	NY	LC	320 PARK AVE NEW YORK NY 10022 (212) 224-1600	1945	1980
MUTUAL OF OMAHA INS CO	NE	LC	MUTUAL OF OMAHA PLZ OMAHA NE 68175-0001 (402) 342-7600	1909	1939
MUTUAL PROTECTIVE INS CO	NE	FC	P O BOX 3477 OMAHA NE 68103 (402) 391-6900	1930	1967
MUTUAL SERVICE CASUALTY INS CO	MN	FC	P O BOX 64035 ST PAUL MN 55164-0035 (800) 345-2436	1919	1947
MUTUAL SERVICE LIFE INS CO	MN	LC	P O BOX 64035 ST PAUL MN 55164 (651) 631-7000	1934	1947
NATIONAL ACADEMY OF SCIENCES	DC	GA	2101 CONSTITUTION AVE NW WASHINGTON DC 20418 (202) 334-2000	1863	1995
NATIONAL ALLIANCE INS CO	MO	FC	P O BOX 66937 ST LOUIS MO 63166-6937 (314) 493-8000	1972	1988

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
NATIONAL AMERICAN INS CO	OK	FC	1010 MANVEL AVE CHANDLER OK 74834-0009 (405) 258-0804	1919	1971
NATIONAL AMERICAN INS CO OF CA	CA	FC	P O BOX 5808 LONG BEACH CA 90805-0750 (310) 605-3300	1966	1989
NATIONAL AUTO CARE CORP	OH	WP	101 GREEN MEADOWS DR S LEWIS CENTER OH 43035 (800) 548-1875	1984	2001
NATIONAL BEN FRANKLIN INS CO OF IL	IL	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1968	1971
NATIONAL BENEFIT LIFE INS CO	NY	LC	333 W 34TH ST NEW YORK NY 10001 (212) 615-7500	1962	1968
NATIONAL CASUALTY CO	WI	FC	P O BOX 4110 SCOTTSDALE AZ 85261-4110 (480) 365-4000	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	FR	320 S SCHOOL ST MT PROSPECT IL 60056 (847) 342-4500	1894	1896
NATIONAL CONTINENTAL INS CO	NY	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143-2182 (440) 461-5000	1897	1920
NATIONAL COUNCIL OF COMPENSATION INS	NY	RS	750 PARK OF COMMERCE DR BOCA RATON FL 33487 (407) 997-4399	1982	1982
NATIONAL CROP INS SERVICES INC	KS	RS	7201 W 129TH ST STE 200 OVERLAND PARK KS 66213 (800) 951-6247	1970	1970
NATIONAL FARMERS UNION LIFE INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64199-3487 (816) 391-2000	1937	1953
NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	CO	FC	11900 E CORNELL AVE AURORA CO 80014-3194 (800) 347-1961	1984	1986
NATIONAL FARMERS UNION STANDARD INS CO	CO	FC	11900 E CORNELL AVE AURORA CO 80014-3194 (800) 347-1961	1968	1968
NATIONAL FIRE & CASUALTY CO	IL	FC	P O BOX 157 BLOOMINGTON IL 61702-0157 (309) 663-1393	1980	1994
NATIONAL FIRE AND INDEMNITY EXCHANGE JOHN L CORLEY INC ATTORNEY-IN-FACT	MO	FC	P O BOX 39903 ST LOUIS MO 63139 (314) 832-1118	1915	1980
NATIONAL FIRE INS CO OF HARTFORD	CT	FC	CNA PLZ CHICAGO IL 60685-0001 (312) 822-5000	1869	1925
NATIONAL FOUNDATION INC	MD	GA	2925 PROFESSIONAL PL STE 201 COLORADO SPRINGS CO 80904-8105 (719) 447-4715	1983	2002
NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	FR	1118 S 6TH ST SPRINGFIELD IL 62703 (217) 789-7429	1907	1917
NATIONAL GENERAL ASSURANCE CO	MO	FC	P O BOX 66937 ST LOUIS MO 63166-6937 (314) 493-8000	1983	1995
NATIONAL GENERAL INS CO	MO	FC	P O BOX 66937 ST LOUIS MO 63166-6937 (314) 493-8000	1966	1971

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
NATIONAL GRANGE MUTUAL INS CO	NH	FC	55 WEST ST KEENE NH 03431-3374 (603) 352-4000	1923	1937
NATIONAL GUARDIAN LIFE INS CO	WI	LC	P O BOX 1191 MADISON WI 53701-1191 (608) 257-5611	1909	1910
NATIONAL HEALTH INS CO	TX	LC	P O BOX 619999 DALLAS TX 75261-9999 (817) 640-1900	1965	1986
NATIONAL INDEMNITY CO	NE	FC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	1940	1956
NATIONAL INDEPENDENT STATISTICAL SERVICE	IL	RS	3601 VINCENNES RD P O BOX 68950 INDIANAPOLIS IN 46268-0950 (317) 876-6210	1970	1970
NATIONAL INS ASSN	IN	FC	62 MAPLE AVE KEENE NH 03431 (317) 816-3400	1972	1987
NATIONAL INS CO OF WI INC	WI	FC	250 S EXECUTIVE DR BROOKFIELD WI 53005-4272 (262) 785-9995	1895	1895
NATIONAL INS UNDERWRITERS	AR	FC	13403 NORTHWEST FREEWAY HOUSTON TX 77040-6094 (713) 996-1145	1945	1953
NATIONAL INTERSTATE INS CO	OH	FC	3250 INTERSTATE DR RICHFIELD OH 44286 (330) 659-8900	1989	1996
NATIONAL JEWISH MEDICAL AND RESEARCH CENTER	CO	GA	1400 JACKSON ST DENVER CO 80206 (303) 388-4461	1900	1999
NATIONAL KIDNEY FOUNDATION INC	NY	GA	30 E 33RD ST NEW YORK NY 10016 (212) 889-2210	1950	1997
NATIONAL LIABILITY & FIRE INS CO	CT	FC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	1957	1979
NATIONAL LIFE INS CO	VT	LC	1 NATIONAL LIFE DR MONTPELIER VT 05604 (802) 229-3333	1848	1927
NATIONAL MOTOR CLUB OF AMERICA THE	TX	MC	6500 N BELTLINE RD STE 200 IRVING TX 75063 (972) 999-4430	1956	1981
NATIONAL MULTIPLE SCLEROSIS SOCIETY	NY	GA	700 BROADWAY STE 810 DENVER CO 80203 (303) 813-1052	1946	2001
NATIONAL MUTUAL BENEFIT	WI	FR	6522 GRAND TETON PLZ MADISON WI 53719 (608) 833-1936	1916	1916
NATIONAL PRODUCT CARE CO	IL	WP	1000 MILWAUKEE AVE GLENVIEW IL 60025 (847) 953-1000	1984	1995
NATIONAL REINSURANCE CORP	DE	FC	P O BOX 10350 STAMFORD CT 06904-2350 (203) 328-5000	1806	1977
NATIONAL SLOVAK SOCIETY OF THE USA	PA	FR	333 TECHNOLOGY DR STE 112 CANONSBURG PA 15317-9581 (800) 488-1890	1894	1918
NATIONAL STATES INS CO	MO	LC	1830 CRAIG PARK CT ST LOUIS MO 63146-6925 (314) 878-0101	1964	1969
NATIONAL SURETY CORP	IL	FC	233 S WACKER DR STE 2000 CHICAGO IL 60606-6308 (312) 441-5400	1970	1972

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	LC	4949 KELLERE SPRINGS RD ADDISON TX 75001 (888) 682-5433	1938	1999
NATIONAL TITLE INS OF NEW YORK INC	NY	TC	1111 E KATELLA STE 220 ORANGE CA 92867 (800) 421-8111	1929	1961
NATIONAL TRAVELERS LIFE CO	IA	LC	4095 NW URBANDALE DR URBANDALE IA 50322-7914 (515) 645-4000	1907	1956
NATIONAL UNION FIRE INS CO OF PITTSBURGH	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1901	1901
NATIONAL WESTERN LIFE INS CO	CO	LC	850 E ANDERSON LN AUSTIN TX 78752-1638 (512) 836-1010	1956	1966
NATIONAL WILDLIFE FEDERATION	DC	GA	11100 WILDLIFE CENTER DR RESTON VA 20190 (800) 332-4949	1939	1990
NATIONS TITLE INS OF NEW YORK INC	NY	TC	4050 CALLE REAL STE 120 SANTA BARBARA CA 93110 (805) 696-7000	1927	1974
NATIONWIDE AFFINITY INS CO OF AMERICA	KS	FC	ONE NATIONWIDE PLZ COLUMBUS OH 43215-2220 (614) 249-7111	1924	1926
NATIONWIDE AGRIBUSINESS INS CO	IA	FC	1963 BELL AVE DES MOINES IA 50315-1030 (515) 245-8800	1973	1989
NATIONWIDE ASSURANCE CO	WI	FC	ONE NATIONWIDE PLZ COLUMBUS OH 43215 (614) 249-1545	1942	1984
NATIONWIDE GENERAL INS CO	OH	FC	ONE NATIONWIDE PLZ COLUMBUS OH 43216 (614) 249-7111	1957	1998
NATIONWIDE INS CO OF AMER	WI	FC	1100 LOCUST ST DES MOINES IA 50391-1100 (515) 280-4211	1960	1962
NATIONWIDE LIFE & ANNUITY CO OF AM	DE	LC	P O BOX 15750 WILMINGTON DE 19850-5750 (610) 407-1717	1958	1980
NATIONWIDE LIFE & ANNUITY INS CO	OH	LC	1 NATIONWIDE PLZ COLUMBUS OH 43215-2220 (800) 882-2822	1981	1983
NATIONWIDE LIFE INS CO	OH	LC	1 NATIONWIDE PLZ COLUMBUS OH 43215-2220 (800) 882-2822	1929	1976
NATIONWIDE LIFE INS CO OF AM	PA	LC	P O BOX 1717 VALLEY FORGE PA 19482-1717 (610) 407-1717	1865	1927
NATIONWIDE MUTUAL FIRE INS CO	OH	FC	1 NATIONWIDE PLZ COLUMBUS OH 43215-2220 (614) 249-7111	1933	1966
NATIONWIDE MUTUAL INS CO	OH	FC	1 NATIONWIDE PLZ COLUMBUS OH 43215-2220 (614) 249-7111	1925	1966
NATIONWIDE PROPERTY & CASUALTY INS CO	OH	FC	1 NATIONWIDE PLZ COLUMBUS OH 43215-2220 (614) 249-7111	1979	1984
NATURE CONSERVANCY THE	DC	GA	4245 N FAIRFAX DR STE 100 ARLINGTON VA 22203-1606 (703) 841-4539	1951	2001
NAU COUNTRY INS CO	MN	FC	6701 HWY 10 NW RAMSEY MN 55303-4548 (763) 427-3770	1985	1987

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
NAVIGATORS INS CO	NY	FC	ONE PENN PLZ 55TH FL NEW YORK NY 10119 (212) 244-2333	1981	1986
NCMIC INS CO	IA	FC	P O BOX 9118 DES MOINES IA 50306-9118 (515) 313-4500	1946	1967
NETHERLANDS INS CO THE	NH	FC	62 MAPLE AVE KEENE NH 03431-1625 (603) 352-3221	1979	1979
NETWORK HEALTH INS CORP	WI	LC	P O BOX 120 MENASHA WI 54952 (800) 826-0940	2001	2001
NETWORK HEALTH PLAN	WI	HM	P O BOX 120 MENASHA WI 54952 (920) 720-1200	1986	1986
NEUMA INC	IL	VI	7366 N LINCOLN AVE STE 202 LINCOLNWOOD IL 60172 (847) 674-1165	1991	2002
NEW ENGLAND INS CO	CT	FC	150 FEDERAL ST BOSTON MA 02110-3213 (617) 526-8500	1954	1969
NEW ENGLAND LIFE INS CO	MA	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (617) 578-2000	1980	1981
NEW ENGLAND PENSION & ANNUITY CO	DE	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (617) 578-2000	1980	1981
NEW ERA LIFE INS CO OF THE MIDWEST	TX	LC	P O BOX 4884 HOUSTON TX 77210-4884 (281) 368-7200	1960	1971
NEW HAMPSHIRE INDEMNITY CO INC	PA	FC	4501 N POINT PKWY ALPHARETTA GA 30022 (770) 753-8300	1951	1979
NEW HAMPSHIRE INS CO	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1869	1877
NEW HOPE MUTUAL INS CO	WI	TM	N11311 CTY HWY P IOLA WI 54945 (715) 677-3833	1887	1887
NEW SOUTH INS CO	NC	FC	P O BOX 3199 WINSTON SALEM NC 27102-3199 (336) 770-2000	1952	1997
NEW YORK LIFE & HEALTH INS CO	DE	LC	151 FARMINGTON AVE MC64 HARTFORD CT 06156-0417 (800) 872-3862	1982	1984
NEW YORK LIFE INS & ANNUITY CORP	DE	LC	51 MADISON AVE NEW YORK NY 10010-1603 (212) 576-7000	1980	1981
NEW YORK LIFE INS CO	NY	LC	51 MADISON AVE NEW YORK NY 10010-1603 (212) 576-7000	1841	1851
NEW YORK MARINE & GENERAL INS CO	NY	FC	330 MADISON AVE NEW YORK NY 10017-5001 (212) 551-0600	1972	1986
NEWARK INS CO	NJ	FC	P O BOX 9020 BETHPAGE NY 11714-9020 (516) 576-3400	1811	1878
NEWARK MUTUAL INS CO	WI	TM	1205 MADISON RD BELOIT WI 53511-4132 (608) 362-3173	1874	1874
NEWCASTLE PLACE INC	WI	CC	2449 N DOWNER AVE MILWAUKEE WI 53211 (972) 402-3713	2001	2001

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
NGL AMERICAN LIFE INS CO	WI	LC	P O BOX 1031 MADISON WI 53701-1031 (608) 257-5611	1982	1997
NIAGARA FIRE INS CO	DE	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1977	1977
NICHIDO FIRE & MARINE INS CO LTD	NY	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1914	1979
NIPPON LIFE INS CO OF AMERICA	IA	LC	521 FIFTH AVE 5TH FL NEW YORK NY 10175 (212) 909-9861	1972	1980
NIPPONKOA INS CO LIMITED (US BRANCH)	NY	FC	14 WALL ST 8TH FL NEW YORK NY 10005 (212) 566-7100	1944	1984
NISSAN MOTOR INS SERVICES CORP	CA	WP	990 W 190TH ST TORRENCE CA 90502 (310) 768-3700	1991	1995
NISSAN NORTH AMERICA INC	CA	WP	18501 S FIGUEROA ST GARDENA CA 90248 (310) 532-3111	1960	2001
NLC MUTUAL INS CO	VT	FC	1301 PENNSYLVANIA AVE NW STE 550 WASHINGTON DC 20004 (202) 626-3110	1986	2001
NONPROFITS INS CO	MN	FC	920 2ND AVE S STE 700 MINNEAPOLIS MN 55402-4023 (612) 376-4241	1989	1995
NORBERTINE FATHERS	WI	GA	1016 N BROADWAY DE PERE WI 54115-2697 (920) 337-4300	1932	1994
NORCAL MUTUAL INS CO	CA	FC	560 DAVIS ST 2ND FL SAN FRANCISCO CA 94111-1902 (415) 397-9700	1975	1999
NORGUARD INS CO	PA	FC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1987	2001
NORTH AMERICAN BAPTISTS INC	IL	GA	1 SO 210 SUMMIT AVE OAK TERRACE IL 60181-3994 (630) 495-2000	1947	1998
NORTH AMERICAN CO FOR LIFE & HEALTH INS	IL	LC	ONE MIDLAND PLAZA SIOUX FALLS SD 57193-0001 (312) 648-7600	1886	1892
NORTH AMERICAN ELITE INS CO	NH	FC	650 ELM ST 6TH FL MANCHESTER NH 03101-2524 (800) 542-9200	1987	1991
NORTH AMERICAN INS CO	WI	LC	2721 N CENTRAL AVE PHOENIX AZ 85004 (602) 263-6666	1962	1965
NORTH AMERICAN LUMBER INS CO	MA	FC	P O BOX 9165 FARMINGHAM MA 01701-9165 (508) 620-9575	1983	1987
NORTH AMERICAN SPECIALTY INS CO	NH	FC	650 ELM ST 6TH FL MANCHESTER NH 03101-2596 (603) 644-6600	1973	1974
NORTH AMERICAN WARRANTY SERVICES INC	IL	WP	1005 W BUSCH BLVD STE 204 TAMPA FL 33612 (813) 931-2258	1984	1992
NORTH CENTRAL LIFE INS CO	IL	LC	P O BOX 1597 NEPTUNE NJ 07754-1597 (800) 300-9142	1921	1953
NORTH POINTE INS CO	MI	FC	P O BOX 2223 SOUTHFIELD MI 48037-2223 (800) 229-6742	1986	1996

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
NORTH RIVER INS CO THE	NJ	FC	305 MADISON AVE MORRISTOWN NJ 07960 (973) 490-6600	1972	1972
NORTH STAR REINS CORP	DE	FC	695 E MAIN ST STAMFORD CT 06901-2141 (203) 328-5000	1956	1981
NORTHBROOK INDEMNITY CO	IL	FC	2775 SANDERS RD STE H1A NORTHBROOK IL 60062-7127 (847) 402-5000	1978	1980
NORTHEASTERN MUTUAL INS CO	WI	TM	P O BOX 96 ALGOMA WI 54201-0096 (920) 487-5954	1874	1875
NORTHERN ASSURANCE CO OF AMER THE	MA	FC	1 BEACON ST BOSTON MA 02108-3106 (617) 725-6000	1954	1955
NORTHERN FINNISH MUTUAL INS CO	WI	TM	RURAL ROUTE 1 BOX 4A MARENGO WI 54855 (715) 278-3944	1914	1915
NORTHERN INS CO OF NY	NY	FC	1400 AMERICAN LANE SCHAUMBURG IL 60196-1056 (847) 605-6000	1897	1906
NORTHERN MUTUAL INS CO	MN	FC	P O BOX 401 MINNEAPOLIS MN 55440-0401 (612) 378-8600	1916	1999
NORTHLAND CASUALTY CO	MN	FC	P O BOX 64816 ST PAUL MN 55164-0816 (651) 688-4100	1959	1959
NORTHLAND INS CO	MN	FC	P O BOX 64816 ST PAUL MN 55164-0816 (800) 237-9334	1948	1950
NORTHWESTERN LONG TERM CARE INS CO	WI	LC	720 E WISCONSIN AVE MILWAUKEE WI 53202-4703 (414) 665-2510	1953	1966
NORTHWESTERN MUTUAL LIFE INS CO THE	WI	LC	720 E WISCONSIN AVE MILWAUKEE WI 53202-4703 (414) 271-1444	1857	1858
NORTHWESTERN NATIONAL CASUALTY CO	TX	FC	275 PHILLIPS BLVD TRENTON NJ 08618 (609) 896-1921	1964	1964
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	WI	FC	709 CURTIS ST MIDDLETOWN OH 45044-3999 (513) 425-5964	1869	1869
NUTMEG LIFE INS CO	IA	LC	200 HOPMEADOW ST SIMSBURY CT 06089-0000 (860) 843-5867	1955	1970
NYLIFE INS CO OF AZ	AZ	LC	51 MADISON AVE NEW YORK NY 10010-1603 (212) 576-7000	1987	1989
OAKWOOD FOUNDATION INC	WI	GA	6201 MINERAL POINT RD MADISON WI 53705 (608) 231-3456	1982	1994
OAKWOOD VILLAGE APARTMENTS INC	WI	CC	6209 MINERAL POINT RD MADISON WI 53705 (608) 231-3456	1974	1998
OAKWOOD VILLAGE EAST APARTMENT HOMES INC	WI	CC	5565 TANCHO DR MADISON WI 53718 (608) 231-3451	1999	1999
OCCIDENTAL FIRE & CASUALTY CO OF NC	NC	FC	P O BOX 10800 RALEIGH NC 27605-0800 (919) 833-1600	1961	1964
OCCIDENTAL LIFE INS CO OF NC	TX	LC	P O BOX 2595 WACO TX 76702-2595 (800) 736-7311	1906	1966

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
ODYSSEY AMERICA REINSURANCE CORP	CT	FC	300 FIRST STAMFORD PL STAMFORD CT 06902-6733 (203) 977-8000	1986	1987
ODYSSEY REINSURANCE CORP	DE	FC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8000	1974	1978
OHIC INS CO	OH	FC	155 E BROAD ST COLUMBUS OH 43215 (614) 221-7777	1978	1991
OHIO CASUALTY INS CO THE	OH	FC	9450 SEWARD RD FAIRFIELD OH 45014-5456 (513) 603-2250	1919	1929
OHIO FARMERS INS CO	OH	FC	P O BOX 5001 WESTFIELD CTR OH 44251-5001 (330) 887-0101	1848	1913
OHIO INDEMNITY CO	OH	FC	250 E BROAD ST 10TH FL COLUMBUS OH 43215 (800) 628-8581	1956	1989
OHIO NATIONAL LIFE ASSURANCE CORP	OH	LC	P O BOX 237 CINCINNATI OH 45201-0237 (513) 794-6100	1979	1985
OHIO NATIONAL LIFE INS CO	OH	LC	P O BOX 237 CINCINNATI OH 45201-0237 (513) 794-6100	1909	1985
OHIO SECURITY INS CO	OH	FC	9450 SEWARD RD FAIRFIELD OH 45014-5456 (513) 603-2400	1950	1964
OHIO STATE LIFE INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64199-3487 (816) 391-2000	1906	1982
OLD AMERICAN INS CO	MO	LC	P O BOX 218573 KANSAS CITY MO 64141-8573 (816) 753-7000	1939	1968
OLD REPUBLIC HOME PROTECTION CO INC	CA	WP	2 ANNABEL LANE #112 SAN RAMON CA 94583 (925) 866-1500	1982	2002
OLD REPUBLIC INS CO	PA	FC	P O BOX 789 GREENSBURG PA 15601-0789 (724) 834-5000	1935	1956
OLD REPUBLIC INSURED AUTOMOTIVE SERVICES INC	OK	WP	8282 S MEMORIAL DR STE 202 TULSA OK 74133-4352 (918) 307-1000	1977	1992
OLD REPUBLIC LIFE INS CO	IL	LC	307 N MICHIGAN AVE CHICAGO IL 60601-3701 (312) 346-8100	1931	1939
OLD REPUBLIC MERCANTILE INS CO	WI	FC	445 S MOORLAND RD STE 300 BROOKFIELD WI 53005-4253 (262) 797-3455	1985	1995
OLD REPUBLIC MINNEHOMA INS CO	AZ	FC	P O BOX 35008 TULSA OK 74153-0008 (918) 307-1000	1977	1977
OLD REPUBLIC NATL TITLE INS CO	MN	TC	400 2ND AVE S MINNEAPOLIS MN 55401 (612) 371-1111	1907	1956
OLD REPUBLIC SURETY CO	WI	FC	P O BOX 1635 MILWAUKEE WI 53201-1635 (262) 797-2640	1981	1981
OLD UNITED CASUALTY CO	KS	FC	P O BOX 795 SHAWNEE MISSION KS 66201 (913) 895-0200	1988	1995
OLD UNITED LIFE INS CO	AZ	LC	P O BOX 795 SHAWNEE MISSION KS 66201 (800) 866-6090	1963	1995

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
OMAHA ADMINISTRATION SERVICES INC	NE	WP	12809 W DODGE RD OMAHA NE 68154 (402) 333-9000	1982	1995
OMAHA INDEMNITY CO THE	WI	FC	3102 FARNAM ST OMAHA NE 68131-3491 (402) 342-3326	1956	1967
OMAHA LIFE INS CO	NE	LC	P O BOX 2879 OMAHA NE 68103-2879 (402) 390-9494	1923	1961
OMAHA PROPERTY & CASUALTY INS CO	NE	FC	3102 FARNAM ST OMAHA NE 68131-3504 (402) 342-3326	1978	1980
OMNI INS CO	IL	FC	P O BOX 105440 ATLANTA GA 30348 (770) 952-4500	1980	1995
ONEBEACON AMERICA INS CO	MA	FC	1 BEACON ST BOSTON MA 02108-3100 (617) 725-6000	1971	1971
ONEBEACON INS CO	PA	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1956	1956
ONEBEACON MIDWEST INS CO	WI	FC	1 BEACON ST BOSTON MA 02108 (617) 725-6000	1991	1991
OPTIMUM RE INS CO	TX	LC	P O BOX 660010 DALLAS TX 75266-0010 (214) 528-2020	1978	1991
ORAL ROBERTS UNIV	OK	GA	7777 S LEWIS AVE TULSA OK 74171-0001 (918) 495-7549	1963	1978
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	OH	FR	632 N PARK ST COLUMBUS OH 43215 (800) 848-0123	1890	1904
ORION INS CO	CT	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1979	1989
OUR MOTHER OF PERPETUAL HELP RETREAT CENTER OF OCONOMOWOC WISCONSIN	WI	GA	1800 N TIMBER TRAIL LANE OCONOMOWOC WI 53066-4897 (414) 567-6900	1999	1999
OVERSEAS PARTNERS US REINSURANCE CO	DE	FC	1700 MARKET ST STE 2720 PHILADELPHIA PA 19103 (215) 282-6050	1993	1997
OWNERS INS CO	OH	FC	P O BOX 30660 LANSING MI 48909-8160 (517) 323-1200	1975	1984
OXFORD LIFE INS CO	AZ	LC	2721 N CENTRAL AVE PHOENIX AZ 85004-1120 (888) 757-3732	1965	1995
OZARK NATIONAL LIFE INS CO	MO	LC	P O BOX 15688 KANSAS CITY MO 64106-0688 (816) 842-6300	1964	1992
PACIFIC EMPLOYERS INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101-1484 (215) 640-2324	1923	1951
PACIFIC INDEMNITY CO	WI	FC	P O BOX 1615 WARREN NJ 07061-1615 (908) 903-2000	1926	1950
PACIFIC LIFE & ANNUITY CO	AZ	LC	700 NEWPORT CTR DR NEWPORT BEACH CA 92660 (949) 219-3011	1982	1990
PACIFIC LIFE INS CO	CA	LC	700 NEWPORT CENTER DR NEWPORT BEACH CA 92660 (949) 219-3011	1868	1936

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
PACIFIC SPECIALTY INS CO	CA	FC	3601 HAVEN AVE MENLO PARK CA 94025 (650) 780-4800	1988	1997
PALLOTTINE FATHERS & BROTHERS INC	WI	GA	5424 W BLUEMOUND RD MILWAUKEE WI 53208-3011 (414) 259-0688	1978	1988
PAN AMERICAN ASSURANCE CO	LA	LC	P O BOX 53372 NEW ORLEANS LA 70153 (504) 566-3161	1981	1994
PAN AMERICAN LIFE INS CO	LA	LC	P O BOX 60219 NEW ORLEANS LA 70160 (504) 566-3161	1911	1992
PARAGON LIFE INS CO	MO	LC	190 CARONDELET PLZ ST LOUIS MO 63105 (314) 862-2211	1981	1983
PARIS MUTUAL FIRE INS CO	WI	TM	20604 9TH ST KANSASVILLE WI 53139 (262) 878-1782	1873	1873
PARK AVENUE LIFE INS CO	DE	LC	7 HANOVER SQ NEW YORK NY 10004-2616 (212) 598-8924	1964	1966
PARTNERRE INS CO OF NY	NY	FC	ONE GREENWICH PLZ GREENWICH CT 06830-6352 (203) 485-4200	1875	1986
PARTNERS MUTUAL INS CO	WI	FC	P O BOX 2003 MILWAUKEE WI 53201-2003 (262) 798-5050	1931	1932
PATHFINDER INS CO	CO	FC	1 CAMPUS DR PARSIPPANY NJ 07054-0642 (973) 496-3731	1986	1986
PATRIOT GENERAL INS CO	WI	FC	1800 N POINT RD STEVENS POINT WI 54481 (715) 346-6000	1968	1994
PAUL REVERE LIFE INS CO THE	MA	LC	1 FOUNTAIN SQ CHATTANOOGA TN 37402-1330 (423) 755-1011	1930	1930
PAUL REVERE VARIABLE ANNUITY INS CO	MA	LC	1 FOUNTAIN SQ CHATTANOOGA TN 37402-1330 (423) 755-1011	1965	1966
PEAK PROPERTY & CASUALTY INS CORP	CO	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1985	1987
PEER REVIEW SYSTEMS INC	OH	IRO	350 WORTHINGTON RD STE H WESTERVILLE OH 43082 (614) 895-9900	2000	2002
PEERLESS INDEMNITY INS CO	IL	FC	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	2002	2002
PEERLESS INS CO	NH	FC	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	1901	1946
PEKIN INS CO	IL	FC	2505 COURT ST PEKIN IL 61558-0001 (309) 346-1161	1961	1983
PEKIN LIFE INS CO	IL	LC	2505 COURT ST PEKIN IL 61558-0001 (309) 346-1161	1965	1983
PELLA MUTUAL INS CO	WI	TM	W11261 HWY D MARION WI 54950 (715) 754-5039	1876	1877
PENINSULAR LIFE INS CO	FL	LC	600 COURTLAND ST ORLANDO FL 32804 (407) 628-1776	1901	1973

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
PENN AMERICA INS CO	PA	FC	420 S YORK RD HATBORO PA 19040 (215) 443-3600	1975	1996
PENN INS & ANNUITY CO	DE	LC	600 DRESHER RD HORSHAM PA 19044 (215) 956-9177	1980	1981
PENN MILLERS INS CO	PA	FC	P O BOX P WILKES-BARRE PA 18777-0016 (570) 822-8111	1887	1911
PENN MUTUAL LIFE INS CO THE	PA	LC	600 DRESHER RD HORSHAM PA 19044 (215) 956-8000	1847	1915
PENN TREATY NETWORK AMERICA INS CO	PA	LC	3440 LEHIGH ST ALLENTOWN PA 18103-7001 (800) 628-3417	1954	1971
PENNSYLVANIA CASUALTY CO	PA	FC	P O BOX 85 MECHANICSBURG PA 17055-0085 (717) 766-1122	1925	1928
PENNSYLVANIA GENERAL INS CO	PA	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1955	1957
PENNSYLVANIA LIFE INS CO	PA	LC	600 COURTLAND ST ORLANDO FL 32804 (800) 275-7366	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	PA	FC	170 S INDEPENDENCE SQ W STE 200 E PHILADELPHIA PA 19106 (215) 625-9233	1895	1981
PENNSYLVANIA MANUFACTURERS ASSN INS CO	PA	FC	P O BOX 3031 BLUE BELL PA 19422-0754 (610) 397-5000	1964	1979
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	PA	FC	P O BOX 2361 HARRISBURG PA 17105 (717) 234-4941	1919	1962
PEOPLE FOR THE ETHICAL TREATMENT OF ANIMALS INC	VA	GA	501 FRONT ST NORFOLK VA 23510-9802 (757) 622-7382	1998	2001
PEOPLES BENEFIT LIFE INS CO	IA	LC	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 398-8511	1920	1956
PERMANENT GENERAL ASSURANCE CORP	TN	FC	P O BOX 305054 NASHVILLE TN 37230-5054 (800) 280-1466	1978	1982
PETROLEUM CASUALTY CO	TX	FC	P O BOX 3342 HOUSTON TX 77253-3342 (713) 680-7148	1925	1970
PHARMACISTS LIFE INS CO THE	IA	LC	P O BOX 370 ALGONA IA 50511 (800) 247-5930	1979	1997
PHARMACISTS MUTUAL INS CO	IA	FC	P O BOX 370 ALGONA IA 50511 (515) 295-2461	1909	1919
PHILADELPHIA AMERICAN LIFE INS CO	TX	LC	200 WESTLAKE PARK BLVD STE 1200 HOUSTON TX 77079-2663 (281) 368-7200	1978	1978
PHILADELPHIA INDEMNITY INS CO	PA	FC	1 BALA PLZ STE 100 BALA CYNWYD PA 19004 (800) 759-4961	1980	1986
PHILADELPHIA REINSURANCE CORP	PA	FC	1234 MARKET ST #1815 PHILADELPHIA PA 19107 (215) 832-3900	1952	1972

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
PHILIPS CONSUMER ELECTRONICS CO	DE	WP	1 PHILLIPS DR KNOXVILLE TN 37914 (615) 474-0488	1899	1996
PHL VARIABLE INS CO	CT	LC	100 BRIGHT MEADOW BLVD ENFIELD CT 06083-1900 (860) 403-1000	1981	1982
PHOENIX AMERICAN WARRANTY CO INC	FL	WP	6303 BLUE LAGOON DR STE 225 MIAMI FL 33126 (305) 266-5665	1985	1992
PHOENIX ASSURANCE CO OF NY	NH	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1977	1977
PHOENIX INS CO THE	CT	FC	1 TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1850	1872
PHOENIX LIFE & ANNUITY CO	CT	LC	100 BRIGHT MEADOW BLVD ENFIELD CT 06083-1900 (860) 403-1000	1981	1990
PHOENIX LIFE INS CO	NY	LC	100 BRIGHT MEADOW BLVD ENFIELD CT 06083-1900 (860) 403-1000	1851	1928
PHOENIX NATIONAL INS CO	OH	LC	100 BRIGHT MEADOW BLVD ENFIELD CT 06083 (860) 403-1000	1948	1990
PHP INS PLAN INC	WI	HM	P O BOX 11625 GREEN BAY WI 54307-1625 (800) 472-1719	1996	1996
PHYSICIANS BENEFITS TRUST LIFE INS CO	IL	LC	20 N MICHIGAN AVE STE 700 CHICAGO IL 60602 (312) 580-2454	1909	1959
PHYSICIANS INS CO OF WI INC	WI	FC	P O BOX 45650 MADISON WI 53717-5650 (608) 831-8331	1986	1986
PHYSICIANS LIFE INS CO	NE	LC	2600 DODGE ST OMAHA NE 68131-2715 (402) 633-1000	1970	1971
PHYSICIANS MUTUAL INS CO	NE	LC	2600 DODGE ST OMAHA NE 68131-2715 (402) 633-1000	1902	1963
PHYSICIANS PLUS INS CORP	WI	HM	22 E MIFFLIN ST STE 200 MADISON WI 53703 (800) 545-5015	1986	1986
PIONEER LIFE INS CO	IL	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-4800	1963	1982
PIONEER MUTUAL LIFE INS CO	ND	LC	P O BOX 2546 FARGO ND 58108 (701) 297-5700	1947	1995
PIONEER SECURITY LIFE INS CO	TX	LC	P O BOX 2550 WACO TX 76702-2550 (800) 736-7311	1955	1981
PLANET INDEMNITY CO	IL	FC	9025 N LINDBERGH DR PEORIA IL 61615 (309) 692-1000	1987	2001
PLATTE RIVER INS CO	NE	FC	P O BOX 5900 MADISON WI 53705 (608) 231-4450	1972	1996
PMA CAPITAL INS CO	PA	FC	1735 MARKET ST PHILADELPHIA PA 19103 (215) 665-5000	1980	1991
PMI MORTGAGE INS CO	AZ	FC	3003 OAK RD WALNUT CREEK CA 94597-2098 (925) 658-7878	1972	1975

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
PODIATRY INS CO OF AMERICA (RISK RETENTION GROUP) A MUTUAL CO	IL	FC	110 WESTWOOD PL STE 100 BRENTWOOD TN 37027-5015 (800) 251-5727	1980	1986
POLICYHOLDERS MUTUAL INS CO	WI	FC	2810 CITY VIEW DR MADISON WI 53708 (608) 246-2552	1988	1989
POLISH FALCONS OF AMERICA	PA	FR	615 IRON CITY DR PITTSBURGH PA 15205-4348 (412) 922-2244	1928	1964
POLISH NATIONAL ALLIANCE OF THE U S OF N A	IL	FR	6100 N CICERO AVE CHICAGO IL 60646-4385 (773) 286-0500	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMER	IL	FR	984 N MILWAUKEE AVE CHICAGO IL 60622-4101 (773) 782-2600	1887	1927
POLISH WOMENS ALLIANCE OF AMER	IL	FR	205 S NORTHWEST HWY PARK RIDGE IL 60068-5876 (847) 384-1200	1902	1932
POTOMAC INS CO OF IL	IL	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1981	1984
PRE PAID LEGAL CASUALTY INC	OK	FC	P O BOX 145 ADA OK 74821 (580) 436-1234	1979	1988
PREFERRED PROFESSIONAL INS CO	NE	FC	P O BOX 540658 OMAHA NE 68154-0658 (402) 392-1566	1976	1990
PREMIER MEDICAL INS GROUP INC	WI	LC	1277 DEMING WAY MADISON WI 53717 (608) 836-1400	1995	1995
PRESBYTERIAN CHURCH USA FOUNDATION	PA	GA	200 E 12TH ST JEFFERSONVILLE IN 47130-3854 (502) 569-5934	1799	1977
PRESIDENTIAL LIFE INS CO	NY	LC	69 LYDECKER ST NYACK NY 10960-2103 (845) 358-2300	1965	1985
PRICE COUNTY TOWN MUTUAL INS CO	WI	TM	P O BOX 69 PHILLIPS WI 54555-0069 (715) 339-2833	1901	1901
PRIESTS OF THE SACRED HEART	WI	GA	P O BOX 289 HALES CORNERS WI 53130-0289 (414) 425-6910	1956	1977
PRIMERICA LIFE INS CO	MA	LC	3120 BRECKINRIDGE BLVD DULUTH GA 30199-0001 (800) 257-4725	1927	1948
PRINCIPAL LIFE INS CO	IA	LC	711 HIGH ST DES MOINES IA 50392-0001 (515) 247-5111	1879	1895
PRIVATE RESIDENTIAL MORTGAGE INS CORP	NC	FC	P O BOX 177800 RALEIGH NC 27619 (919) 846-4100	1992	1992
PRIZM ADMINISTRATIVE SOLUTIONS INC	CO	WP	1099 18TH ST STE 570 DENVER CO 80202 (303) 422-7108	2000	2002
PRO-GUARD INTERNATIONAL INC	DE	WP	P O BOX 3615 LAGUNA HILLS CA 92654-3615 (800) 825-4826	1992	1996
PROFESSIONAL INS CO	TX	LC	6604 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1936	1995
PROFESSIONAL LIABILITY INS CO OF AMERICA	NY	FC	2 PARK AVE RM 2500 NEW YORK NY 10016 (212) 576-9801	1958	1958

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
PROFESSIONALS ADVOCATE INS CO	MD	FC	225 INTERNATIONAL CR HUNT VALLEY MD 21030 (410) 785-0050	1985	1998
PROGRESSIVE AMERICAN LIFE INS CO	OH	LC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143-2182 (800) 776-4737	1967	1979
PROGRESSIVE CASUALTY INS CO	OH	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143-2182 (440) 461-5000	1956	1973
PROGRESSIVE CLASSIC INS CO	WI	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143-2182 (440) 461-5000	1983	1983
PROGRESSIVE HALCYON INS CO	OH	FC	6300 WILSON MILLS RD W33 MAYFIELD OH 44143-2182 (440) 461-5000	1986	1999
PROGRESSIVE MAX INS CO	OH	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143-2182 (440) 461-5000	1937	1999
PROGRESSIVE NORTHERN INS CO	WI	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143-2182 (440) 461-5000	1980	1980
PROGRESSIVE NORTHWESTERN INS CO	WA	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143-2182 (440) 461-5000	1982	1999
PROGRESSIVE SPECIALTY INS CO	OH	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143-2182 (440) 461-5000	1975	1979
PRONATIONAL INS CO	MI	FC	100 BROOKWOOD PL BIRMINGHAM AL 35209 (205) 877-4400	1980	1998
PROPERTY & CASUALTY INS CO OF HARTFORD	IN	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1989	1996
PROPERTY-OWNERS INS CO	IN	FC	P O BOX 30660 LANSING MI 48909-8160 (517) 323-1200	1976	2001
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	WP	520 MARYVILLE CTR DR STE 500 ST LOUIS MO 63141-5814 (314) 579-8273	1995	1996
PROTECTIVE INS CO	IN	FC	1099 N MERIDIAN ST INDIANAPOLIS IN 46204 (317) 636-9800	1954	1958
PROTECTIVE LIFE INS CO	TN	LC	P O BOX 2606 BIRMINGHAM AL 35202 (205) 268-1000	1907	1981
PROTECTIVE NATIONAL INS CO OF OMAHA THE	NE	FC	11128 JOHN GALT BLVD STE 200 OMAHA NE 68137-2321 (402) 344-7600	1958	1959
PROVANTIS INS CO	DE	LC	100 FIRST ST SAN FRANCISCO CA 94105 (415) 972-8300	1966	1997
PROVIDENCE WASHINGTON INS CO	RI	FC	P O BOX 518 PROVIDENCE RI 02901-0518 (401) 453-7000	1799	1873

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
PROVIDENT AMERICAN LIFE & HEALTH INS CO	OH	LC	17800 ROYALTON RD STRONGSVILLE OH 44136 (440) 572-2400	1949	1986
PROVIDENT LIFE & ACCIDENT INS CO	TN	LC	FOUNTAIN SQ 1 N CHATTANOOGA TN 37402 (423) 755-1011	1887	1926
PROVINCE OF ST JOSEPH OF THE CAPUCHIN ORDER THE	WI	GA	301 CHURCH ST MOUNT CALVARY WI 53057-9605 (920) 753-7500	1882	1978
PRUCO LIFE INS CO	AZ	LC	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (877) 301-1212	1971	1982
PRUDENTIAL COMMERCIAL INS CO	DE	FC	23 MAIN ST HOLMDEL NJ 07733 (732) 946-5000	1978	1982
PRUDENTIAL GENERAL INS CO	DE	FC	23 MAIN ST HOLMDEL NJ 07733 (732) 946-5000	1978	1982
PRUDENTIAL INS CO OF AMERICA THE	NJ	LC	213 WASHINGTON ST 9TH FL NEWARK NJ 07102-2992 (973) 802-6000	1873	1887
PRUDENTIAL PROPERTY & CASUALTY INS CO	IN	FC	23 MAIN ST HOLMDEL NJ 07733 (732) 946-5000	1975	1975
PRUDENTIAL SELECT LIFE INS CO OF AMERICA	MN	LC	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (877) 301-1212	1900	1967
PUBLIC SERVICE MUTUAL INS CO	NY	FC	ONE PARK AVE NEW YORK NY 10016 (212) 591-9438	1925	1964
PUTNAM REINSURANCE CO	NY	FC	80 PINE ST NEW YORK NY 10005 (212) 770-2000	1977	1980
PXRE REINSURANCE CO	CT	FC	399 THORNALL ST 14TH FL EDISON NJ 08837 (732) 906-8100	1987	1987
PYRAMID LIFE INS CO THE	KS	LC	P O BOX 772 SHAWNEE MISSION KS 66201 (913) 722-1110	1913	1970
QBE INS CORP	PA	FC	WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-9888	1980	1984
QBE REINSURANCE CORP	PA	FC	WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-1212	1964	1979
QUADRANT INDEMNITY CO	CT	FC	P O BOX 1615 WARREN NJ 07061-1615 (908) 903-2000	1997	1998
QUALITY CARE CHIROPRACTIC INS	WI	LH	P O BOX 594 HARTLAND WI 53029 (414) 367-3200	1991	1991
RACINE COUNTY MUTUAL INS CO	WI	TM	P O BOX 201 FRANKSVILLE WI 53126-0201 (262) 886-3617	1873	1873
RACINE DENTAL PLAN INC	WI	LH	1320 S GREEN BAY RD RACINE WI 53406 (262) 637-9371	1987	1987
RADIAN ASSET ASSURANCE INC	NY	FC	335 MADISON AVE NEW YORK NY 10017-4605 (212) 983-5859	1985	1995

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
RADIAN GUARANTY INC	PA	FC	1601 MARKET ST PHILADELPHIA PA 19103 (800) 523-1988	1976	1979
RADIAN REINSURANCE INC	NY	FC	335 MADISON AVE NEW YORK NY 10017-4605 (212) 983-3100	1986	1988
RAMPART INS CO	NY	FC	90 BROAD ST #25 NEW YORK NY 10004-2205 (212) 480-0570	1979	1994
RANGER INS CO	DE	FC	P O BOX 2807 HOUSTON TX 77042 (713) 954-8100	1923	1964
RAPID RESPONSE ROADSERVICE MOTOR CLUB INC	CA	MC	730 PASEO CAMARILLO 2ND FL CAMARILLO CA 93010-0000 (800) 384-8600	1989	1990
RAWHIDE INC	WI	GA	E7475 RAWHIDE RD NEW LONDON WI 54961-9052 (920) 982-6100	1965	2001
REASSURE AMERICA LIFE INS CO	IL	LC	1275 SANDUSKY RD JACKSONVILLE IL 62650 (217) 291-2000	1885	1895
RECIPROCAL OF AMERICA	VA	FC	P O BOX 85058 RICHMOND VA 23261-5058 (804) 747-8600	1977	1998
REDLAND INS CO	NJ	FC	1177 AVE OF THE AMERICAS NEW YORK NY 10036 (212) 805-9700	1978	1988
REEDSBURG WESTFIELD MUTUAL INS CO	WI	TM	1417 RIDGEVIEW DR REEDSBURG WI 53959 (608) 524-3405	1876	1876
REGAL INS CO	IN	FC	P O BOX 105091 ATLANTA GA 30348 (678) 627-6000	1980	1993
REGENT INS CO	WI	FC	1 GENERAL DR SUN PRAIRIE WI 53596-0001 (608) 837-4440	1963	1963
REINSURANCE CO OF AMERICA INC	IL	FC	140 S DEARBORN ST CHICAGO IL 60603-5202 (312) 782-9453	1972	1981
RELIABLE LIFE INS CO THE	MO	LC	231 W LOCKWOOD AVE WEBSTER GROVES MO 63119-2327 (314) 968-4900	1911	1969
RELiance LIFE INS CO	DE	LC	THREE PARKWAY PHILADELPHIA PA 19102 (215) 864-4000	1969	1980
RELiance STANDARD LIFE INS CO	IL	LC	2001 MARKET ST STE 1500 PHILADELPHIA PA 19103 (267) 256-3500	1907	1952
RELIASTAR LIFE INS CO	MN	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327-4390 (612) 372-5432	1885	1954
RELIASTAR LIFE INS CO OF NY	NY	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (516) 682-8700	1917	1967
REPUBLIC FRANKLIN INS CO	OH	FC	P O BOX 530 UTICA NY 13503-0530 (315) 734-2000	1949	1997
REPUBLIC INDEMNITY CO OF AMERICA	CA	FC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1972	1995
REPUBLIC INDEMNITY CO OF CA	CA	FC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1982	1995

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
REPUBLIC INS CO	TX	FC	P O BOX 192509 DALLAS TX 75219 (214) 559-1222	1979	1980
REPUBLIC MORTGAGE INS CO	NC	FC	P O BOX 2514 WINSTON SALEM NC 21702 (336) 661-0015	1972	1991
REPUBLIC WESTERN INS CO	AZ	FC	2721 N CENTRAL AVE PHOENIX AZ 85004-1163 (602) 263-6755	1973	1980
RESIDENTIAL GUARANTY CO	AZ	FC	3003 OAK RD WALNUT CREEK CA 94597-2098 (925) 658-7878	1994	1996
RESOURCE LIFE INS CO	IL	LC	1000 MILWAUKEE AVE GLENVIEW IL 60025 (847) 953-1000	1963	1975
RESPONSE INS CO	DE	FC	500 S BROAD ST MERIDEN CT 064-50 (203) 634-7200	1983	1984
RESPONSE WORLDWIDE DIRECT AUTO INS CO	OH	FC	500 S BROAD ST MERIDEN CT 06450 (203) 634-7200	1961	1986
RESPONSE WORLDWIDE INS CO	OH	FC	500 S BROAD ST MERIDEN CT 06450 (203) 634-7200	1979	1979
RG REINSURANCE CO	MO	LC	1370 TIMBERLAKE MANOR PKY CHESTERFIELD MO 63017-6039 (636) 736-7300	1981	1983
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP	WI	CC	2090 RIDGEWAY DR REEDSBURG WI 53959 (608) 524-9088	1988	1996
RIPON COLLEGE	WI	GA	P O BOX 248 RIPON WI 54971-0248 (920) 748-8106	1855	1977
RISORP NATIONAL INS CO	MO	FC	P O BOX 1329 SARASOTA FL 34230-1329 (941) 316-6820	1935	1980
RIVER FALLS MUTUAL INS CO	WI	TM	218 N MAIN ST RIVER FALLS WI 54022-2318 (715) 425-5292	1876	1876
RLI INS CO	IL	FC	9025 N LINDBERG DR PEORIA IL 61615-1431 (309) 692-1000	1959	1972
ROADGARD MOTOR CLUB INC	FL	MC	11222 QUAIL ROOST DR - TAX DEPT MIAMI FL 33157-6543 (305) 253-2244	1982	1984
ROCHDALE INS CO	NY	FC	59 MAIDEN LANE NEW YORK NY 10038 (212) 220-7120	1955	1982
ROCKFORD MUTUAL INS CO	IL	FC	P O BOX 5626 ROCKFORD IL 61125-0626 (815) 229-1500	1896	1974
ROMAN CATHOLIC DIOCESE OF MADISON	WI	GA	702 S HIGH POINT RD MADISON WI 53719 (608) 821-3021	1946	2001
ROSENDALE MUTUAL INS CO	WI	TM	P O BOX 3 ROSENDALE WI 54974-0003 (920) 872-2016	1874	1874
ROYAL ADMINISTRATION SERVICES INC	FL	WP	51 MILL ST BLDG F HANOVER MA 02339 (781) 659-4165	2000	2002

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
ROYAL INDEMNITY CO	DE	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1979	1980
ROYAL INS CO OF AMERICA	IL	FC	P O BOX 3144 NAPERVILLE IL 50566 (630) 577-9200	1957	1974
ROYAL NEIGHBORS OF AMERICA	IL	FR	230 16TH ST ROCK ISLAND IL 61201-8608 (309) 788-4561	1895	1898
ROYAL WARRANTY SERVICES INC	FL	WP	9300 ARROWPOINT BLVD CHARLOTTE NC 28273 (704) 543-3332	1998	1998
RURAL COMMUNITY INS CO	MN	FC	3501 THURSTON AVE ANOKA MN 55303-1060 (763) 323-2299	1980	1995
RURAL MUTUAL INS CO	WI	FC	P O BOX 5555 MADISON WI 53705-0555 (608) 836-5525	1934	1935
RUSHMORE NATIONAL LIFE INS CO	SD	LC	P O BOX 1320 RAPID CITY SD 57709-1320 (605) 719-0999	1937	1965
S.USA LIFE INS CO INC	AZ	LC	P O BOX 1050 NEWARK NJ 07101 (877) 725-4375	1995	1997
SAFE DRIVER MOTOR CLUB INC	DE	MC	ONE GEICO PLZ WASHINGTON DC 20076-0001 (301) 986-2014	1966	1980
SAFECO INS CO OF AMERICA	WA	FC	SAFECO PLAZA SEATTLE WA 98185 (206) 545-5000	1953	1955
SAFECO INS CO OF IL	IL	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1980	1984
SAFECO INS CO OF INDIANA	IN	FC	SAFECO PLZ T-5 SEATTLE WA 98185 (206) 545-5000	1976	1979
SAFECO LIFE INS CO	WA	LC	P O BOX 34690 SEATTLE WA 98124-1690 (425) 376-8000	1957	1959
SAFECO NATIONAL INS CO	MO	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1972	1991
SAFECO NATIONAL LIFE INS CO	WA	LC	P O BOX 34690 SEATTLE WA 98124-1690 (425) 376-8000	1979	1980
SAFEGUARD INS CO	CT	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1867	1872
SAFEHEALTH LIFE INS CO	CA	LC	P O BOX 30930 LAGUNA HILLS CA 92654-0930 (949) 425-4300	1970	1995
SAFETY NATIONAL CASUALTY CORP	MO	FC	2043 WOODLAND PKWY STE 200 ST LOUIS MO 63146 (314) 995-5300	1942	1989
SAFEWAY INS CO	IL	FC	790 PASQUINELLI DR WESTMONT IL 60559 (630) 887-8300	1962	1992
SAGAMORE INS CO	IN	FC	1099 N MERIDIAN ST INDIANAPOLIS IN 46204 (317) 636-9800	1981	1989
SAGE LIFE ASSURANCE OF AMERICA INC	DE	LC	969 HIGH RIDGE RD STAMFORD CT 06905 (203) 602-6500	1981	1981

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
SAN CAMILLO INC	WI	CC	10200 W BLUEMOUND RD WAUWATOSA WI 53226 (414) 259-6333	1983	1984
SAN FRANCISCO REINS CO	CA	FC	777 SAN MARIN DR NOVATO CA 94998-3452 (415) 899-2000	1956	1981
SAVE THE CHILDREN FEDERATION INC	CT	GA	54 WILTON RD WESTPORT CT 06880 (203) 221-4035	1962	1998
SC & E ADMINISTRATIVE SERVICES INC	TX	WP	600 E LAS COLINAS BLVD STE 900 IRVING TX 75039 (800) 272-7738	1999	2000
SCHOOL SISTERS OF NOTRE DAME MILW PROV INC	WI	GA	13105 WATERTOWN PLANK RD ELM GROVE WI 53122-2291 (262) 782-9850	1869	1993
SCHOOL SISTERS OF ST FRANCIS INC	WI	GA	1501 S LAYTON BLVD MILWAUKEE WI 53215-1924 (414) 384-4105	1980	1993
SCOR LIFE INS CO	TX	LC	15305 DALLAS PKWY STE 700 ADDISON TX 75001 (972) 560-9500	1965	1967
SCOR LIFE US RE INS CO	TX	LC	15305 DALLAS PKWY STE 700 ADDISON TX 75001 (972) 560-9500	1945	1963
SCOR REINSURANCE CO	NY	FC	199 WATER ST 21ST FL NEW YORK NY 10038 (212) 480-1900	1984	1998
SCOTTSDALE INDEMNITY CO	OH	FC	P O BOX 4110 SCOTTSDALE AZ 85261-4110 (480) 365-4000	1984	1994
SEA INS CO OF AMERICA THE	NY	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000	1991	1992
SEABOARD SURETY CO	NY	FC	5801 SMITH AVE BALTIMORE MD 21209-3653 (651) 310-7911	1927	1930
SEARS LIFE INS CO	IL	LC	10255 W HIGGINS RD STE 700 ROSEMONT IL 60018 (847) 375-8001	1956	1992
SEATON INS CO	WA	FC	2 CENTRAL SQUARE 2ND FL CAMBRIDGE MA 02139 (617) 234-3871	1901	1913
SECURA INS A MUTUAL CO	WI	FC	P O BOX 819 APPLETON WI 54912-0819 (920) 739-3161	1900	1900
SECURA SUPREME INS CO	WI	FC	P O BOX 819 APPLETON WI 54912-0819 (920) 739-3161	1995	1995
SECURIAN CASUALTY CO	MN	FC	400 ROBERT ST N ST PAUL MN 55101-2098 (952) 829-1400	1994	1996
SECURIAN LIFE INS CO	MN	LC	400 ROBERT ST ST PAUL MN 55101-2098 (651) 665-3500	1981	1993
SECURITY BENEFIT LIFE INS CO	KS	LC	ONE SECURITY BENEFIT PL TOPEKA KS 66636-0001 (785) 438-3000	1892	1963
SECURITY CONNECTICUT LIFE INS CO	MN	LC	20 WASHINGTON AVE SO MINNEAPOLIS MN 55401 (800) 654-5375	1955	1968
SECURITY EQUITY LIFE INS CO	NY	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (212) 578-9368	1983	1986

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
SECURITY FINANCIAL LIFE INS CO	NE	LC	P O BOX 82248 LINCOLN NE 68501-2248 (402) 434-9500	1895	1998
SECURITY HEALTH PLAN OF WI INC	WI	HM	P O BOX 8000 MARSHFIELD WI 54449-8000 (715) 221-9555	1986	1986
SECURITY INS CO OF HARTFORD	CT	FC	P O BOX 1000 CHARLOTTE NC 28201-1000 (704) 522-2000 6700	1841	1876
SECURITY LIFE INS CO OF AMER	MN	LC	10901 RED CIRCLE DR MINNETONKA MN 55343-9137 (800) 328-4667	1956	1961
SECURITY LIFE OF DENVER INS CO	CO	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (303) 860-1290	1949	1969
SECURITY MUTUAL LIFE INS CO OF NY	NY	LC	P O BOX 1625 BINGHAMTON NY 13902 (607) 723-3551	1886	1895
SECURITY NATIONAL INS CO	TX	FC	P O BOX 655028 DALLAS TX 75265-5028 (214) 360-8000	1924	1993
SECURITY NATIONAL LIFE INS CO	UT	LC	P O BOX 57220 SALT LAKE CITY UT 84157-0220 (801) 264-1060	1967	1967
SECURITY UNION TITLE INS CO	CA	TC	171 N CLARK ST-8TH FL CHICAGO IL 60601 (312) 223-2000	1962	1979
SELECT INS CO	TX	FC	P O BOX 131771 DALLAS TX 75313-1771 (972) 650-2800	1955	1970
SELECTIVE INS CO OF AMERICA	NJ	FC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1925	1997
SELECTIVE INS CO OF SC	SC	FC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1951	1995
SELECTIVE INS CO OF THE SOUTHEAST	NC	FC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1980	1995
SENECA INS CO INC	NY	FC	160 WATER ST NEW YORK NY 10038-4922 (212) 344-3000	1978	1978
SENECA SIGEL MUTUAL INS CO	WI	TM	P O BOX 27 VESPER WI 54489-0027 (715) 569-4775	1891	1891
SENIOR HOUSING OF MIDDLETON	WI	CC	6720 CENTURY AVE MIDDLETON WI 53562 (608) 836-8900	1999	2000
SENTINEL INS CO LTD	CT	FC	HARTFORD PLAZA HARTFORD CT 06115 (860) 547-5000	1999	2001
SENTRY CASUALTY CO	WI	FC	1800 N POINT RD STEVENS POINT WI 54481 (715) 346-6000	1973	1999
SENTRY INS A MUTUAL CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1913	1914
SENTRY LIFE INS CO	WI	LC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1958	1958
SENTRY SELECT INS CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1981	1982

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
SERVICE NET SOLUTIONS LLC	DE	WP	325 W MAIN ST LOUISVILLE KY 40202-0000 (502) 540-5099	2001	2002
SERVICE SAVER INCORPORATED	FL	WP	123 N WACKER DR CHICAGO IL 60606 (800) 209-6206	1987	2002
SERVICEPLAN INC	IL	WP	1000 MILWAUKEE AVE GLENVIEW IL 60025 (847) 953-1000	1933	1995
SERVICEPLAN OF FLORIDA INC	FL	WP	123 N WACKER DR CHICAGO IL 60606 (800) 209-6206	1989	2002
SERVUS LIFE INS CO	CT	LC	P O BOX 2999 HARTFORD CT 06104-2999 (860) 843-5867	1957	1974
SEVENTH DAY BAPTIST MEMORIAL FUND INC	WI	GA	3120 KENNEDY RD JANESVILLE WI 53547-1678 (608) 752-5055	1985	1996
SHEBOYGAN COUNTY YOUNG MEN'S CHRISTIAN ASSOCIATION INC	WI	GA	P O BOX 609 SHEBOYGAN WI 53082-0609 (920) 451-8000	1939	2001
SHEBOYGAN FALLS MUTUAL INS CO	WI	FC	P O BOX 159 SHEBOYGAN FALLS WI 53085-0159 (920) 467-4613	1899	1899
SHELBY CASUALTY INS CO	IL	FC	P O BOX 43360 BIRMINGHAM AL 35243 (205) 970-7000	1973	1974
SHELBY FARMERS MUTUAL INS CO	WI	TM	157 S LEONARD ST WEST SALEM WI 54669-0863 (608) 786-3111	1874	1874
SHELBY INS CO THE	IL	FC	P O BOX 43360 BIRMINGHAM AL 35243 (800) 444-2955	1986	1986
SHELL MOTORIST CLUB INC	IN	MC	P O BOX 8610 ELMHURST IL 60126-8610 (800) 852-7263	1976	1978
SHENANDOAH LIFE INS CO	VA	LC	P O BOX 12847 ROANOKE VA 24029 (540) 985-4400	1914	2001
SHEPHERDS BAPTIST MINISTRIES INC	WI	GA	1805 15TH AVE UNION GROVE WI 53182-1597 (262) 878-5620	1958	1984
SHRINERS HOSP FOR CRIPPLED CHILDREN	CO	GA	2900 ROCKY POINT DR TAMPA FL 33607 (813) 281-0300	1925	1991
SIGNATURES NATIONWIDE AUTO CLUB INC	DE	MC	200 N MARTINGALE RD SCHAUMBURG IL 60173-2096 (847) 605-3000	1984	1984
SINSINAWA DOMINICANS INC	WI	GA	585 COUNTY RD Z SINSINAWA WI 53824-9700 (608) 748-4411	1868	1992
SIRIUS AMERICA INS CO	DE	FC	375 PARK AVE STE 2107 NEW YORK NY 10152 (212) 702-3700	1977	1981
SISTERS OF ST FRANCIS OF ASSISI THE	WI	GA	3221 S LAKE DR ST FRANCIS WI 53235-3799 (414) 744-1160	1898	1990
SISTERS OF ST BENEDICT OF MADISON WISCONSIN INC	WI	GA	4200 COUNTY HWY M MIDDLETON WI 53562-2317 (608) 836-1631	1953	2000
SLOVAK CATHOLIC SOKOL	NJ	FR	P O BOX 899 PASSAIC NJ 07055-5224 (973) 777-2605	1898	1947

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
SLOVAK GYMNASTIC UNION SOKOL OF THE USA	NJ	FR	P O BOX 189 EAST ORANGE NJ 07019-2889 (973) 676-0280	1912	1939
SLOVENE NATIONAL BENEFIT SOCIETY	PA	FR	247 W ALLEGHENY RD IMPERIAL PA 15126 (724) 695-1100	1907	1917
SOCIETY INS A MUTUAL CO	WI	FC	P O BOX 1029 FOND DU LAC WI 54936-1029 (920) 922-1220	1915	1915
SOMPO JAPAN INS CO OF AMERICA	NY	FC	2 WORLD FINANCIAL CTR 225 LIBERTY ST FL 43 NEW YORK NY 10281-1008 (212) 416-1311	1962	1981
SONS OF NORWAY	MN	FR	1455 W LAKE ST MINNEAPOLIS MN 55408-2648 (612) 827-3611	1898	1903
SOUTH CAROLINA INS CO	SC	FC	P O BOX 1 COLUMBIA SC 29202 (803) 748-2000	1910	1974
SOUTH CENTRAL MUTUAL INS CO	WI	TM	P O BOX 176 FRIESLAND WI 53935 (920) 348-5163	1874	1874
SOUTHEAST MUTUAL INS CO	WI	TM	26530 WASHINGTON AVE WATERFORD WI 53185 (262) 534-4300	1968	1968
SOUTHERN GENERAL INS CO	GA	FC	P O BOX 28155 ATLANTA GA 30358-0155 (770) 952-0080	1979	1988
SOUTHERN LIFE & HEALTH INS CO	WI	LC	P O BOX 55975 BIRMINGHAM AL 35209 (205) 414-3000	1890	1995
SOUTHERN POVERTY LAW CENTER INC THE	AL	GA	400 WASHINGTON AVE MONTGOMERY AL 36104-0548 (334) 956-8200	1971	1995
SOUTHERN WISCONSIN AND NORTHERN IL FIREMEN'S ASSOCIATION DEATH BENEFIT PLAN	WI	FR	P O BOX 2652 ROCKFORD IL 61132-2652 (815) 654-2904	1962	1978
SOUTHERN-OWNERS INS CO	FL	FC	P O BOX 30660 LANSING MI 48909-8160 (517) 323-1200	1994	2001
SOUTHLAND LIFE INS CO	TX	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1908	1962
SPECIALTY NATIONAL INS CO	IL	FC	7501 E MCCORMICK PKWY SCOTTSDALE AZ 85258 (847) 320-4509	1925	1941
SPRING GROVE MUTUAL INS CO	WI	TM	1105 W SECOND AVE BRODHEAD WI 53520 (608) 897-2148	1875	1875
SSM HEALTH CARE	MO	GA	ST MARYS HOSP MED CTR 707 S MILLS ST MADISON WI 53715 (608) 258-5221	1874	1990
ST CAMILLUS HEALTH SYSTEM INC	WI	GA	10100 W BLUEMOUND RD WAUWATOSA WI 53226 (414) 258-1814	1937	1993
ST COLUMBANS FOREIGN MISSION SOCIETY	NE	GA	P O BOX 10 ST COLUMBANS NE 68056 (402) 291-1920	1929	1996
ST JOHNS HOME OF MILWAUKEE	WI	CC	1840 N PROSPECT AVE MILWAUKEE WI 53202-1960 (414) 272-2022	1869	1984

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
ST JOHNS MILITARY ACADEMY FOUNDATION INC	WI	GA	1101 N GENESEE ST DELAFIELD WI 53018-1498 (262) 646-3311	1984	1998
ST JOHNS NORTHWESTERN MILITARY ACADEMY INC	WI	GA	1101 N GENESEE ST DELAFIELD WI 53018-1498 (414) 646-3311	1938	1998
ST JOSEPHS BENEVOLENT SOCIETY OF MILWAUKEE	WI	FR	P O BOX 18017 MILWAUKEE WI 53218-0017 (414) 251-2833	1863	1978
ST LUKES MEDICAL CTR INC	WI	GA	2900 W OKLAHOMA AVE MILWAUKEE WI 53215 (414) 649-7008	1935	1993
ST MICHAELS PRIEST FUND OF THE ARCHD OF MILW	WI	GA	P O BOX 070912 MILWAUKEE WI 53207-0912 (414) 769-3319	1987	1987
ST NORBERT COLLEGE INC	WI	GA	100 GRANT ST DE PERE WI 54115 (920) 403-3152	1981	1989
ST PAUL FIRE & CASUALTY INS CO	WI	FC	20800 SWENSON DR STE 300 WAUKESHA WI 53186-4000 (414) 784-5530	1982	1982
ST PAUL FIRE & MARINE INS CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1925	1925
ST PAUL GUARDIAN INS CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1970	1971
ST PAUL MEDICAL LIABILITY INS CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1982	1984
ST PAUL MERCURY INS CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102-1309 (651) 310-7911	1964	1967
ST PAUL PROTECTIVE INS CO	IL	FC	385 WASHINGTON ST MC 510T ST PAUL MN 55102 (651) 310-7911	1931	1936
STANDARD FIRE INS CO THE	CT	FC	ONE TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1905	1910
STANDARD GUARANTY INS CO	DE	FC	260 INTERSTATE N CIR NW ATLANTA GA 30339-0000 (770) 763-1000	1983	1987
STANDARD INS CO	OR	LC	P O BOX 711 PORTLAND OR 97207-0711 (503) 321-7000	1906	1987
STANDARD LIFE INS CO OF IN	IN	LC	P O BOX 80609 INDIANAPOLIS IN 46280-0609 (317) 574-6200	1934	1963
STANDARD SECURITY LIFE INS CO OF NY	NY	LC	485 MADISON AVE 14TH FL NEW YORK NY 10022-5872 (212) 355-4141	1957	1980
STAR INS CO	MI	FC	26600 TELEGRAPH ROAD SOUTHFIELD MI 48034 (248) 358-1100	1985	1987
STARNET INS CO	DE	FC	475 STEAMBOAT RD GREENWICH CT 06830 (203) 542-3800	1998	2000
STATE AUTO INS CO OF WISCONSIN	WI	FC	518 E BROAD ST COLUMBUS OH 43215-3976 (614) 464-5000	1974	1974
STATE AUTO NATIONAL INS CO	OH	FC	518 E BROAD ST COLUMBUS OH 43215-3976 (614) 464-5000	1991	1995

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
STATE AUTO PROPERTY & CASUALTY INS CO	SC	FC	518 E BROAD ST COLUMBUS OH 43215 (864) 877-3311	1950	1988
STATE AUTOMOBILE MUTUAL INS CO	OH	FC	518 E BROAD ST COLUMBUS OH 43215-3976 (614) 464-5000	1921	1988
STATE FARM FIRE & CASUALTY CO	IL	FC	ONE STATE FARM PLZ BLOOMINGTON IL 61710-0001 (309) 766-2311	1935	1950
STATE FARM GENERAL INS CO	IL	FC	ONE STATE FARM PLZ BLOOMINGTON IL 61710-0001 (309) 766-2311	1962	1962
STATE FARM LIFE & ACCIDENT ASSURANCE CO	IL	LC	1 STATE FARM PLZ BLOOMINGTON IL 61710-0001 (309) 763-2311	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	FC	1 STATE FARM PLZ BLOOMINGTON IL 61710-0001 (309) 766-2311	1922	1939
STATE FUND MUTUAL INS CO	MN	FC	P O BOX 583178 MINNEAPOLIS MN 55458-3178 (952) 838-4200	1983	1998
STATE LIFE INS CO THE	IN	LC	P O BOX 406 INDIANAPOLIS IN 46206 (800) 428-9198	1894	1981
STATE LIFE INS FUND	WI	LC	P O BOX 7873 MADISON WI 53707-7873 (608) 266-0107	1911	1913
STATE MUTUAL INS CO	GA	LC	P O BOX 153 ROME GA 30162-0153 (800) 241-7598	1894	1992
STATE NATIONAL INS CO INC	TX	FC	P O BOX 24622 FORT WORTH TX 76124 (800) 877-4567	1984	1991
STATE NATIONAL SPECIALTY INS CO	TX	FC	8200 ANDERSON BLVD FT WORTH TX 76120 (817) 265-2000	1960	1980
STATESMAN INS CO	IN	FC	275 PHILLIPS BLVD TRENTON NJ 08618-1426 (609) 896-1921	1956	1992
STATEWIDE INS CO	IL	FC	P O BOX 799 WAUKEGAN IL 60079-0799 (800) 367-3413	1979	1992
STEWART TITLE GUARANTY CO	TX	TC	P O BOX 2029 HOUSTON TX 77252 (713) 625-8100	1908	1970
STOCKHOLM TOWN MUTUAL INS CO	WI	TM	P O BOX 632 STOCKHOLM WI 54769-0632 (715) 442-4364	1872	1872
STONEBRIDGE CASUALTY INS CO	OH	FC	520 PARK AVE BALTIMORE MD 21201 (800) 527-9027	1961	1973
STONEBRIDGE LIFE INS CO	VT	LC	520 PARK AVE BALTIMORE MD 21201 (410) 685-5500	1900	1965
STONEWALL INS CO	OH	FC	2 CENTRAL SQUARE 2ND FL CAMBRIDGE MA 02139 (617) 234-3871	1866	1970
STONINGTON INS CO	TX	FC	8001 LBJ FREEWAY STE 200 DALLAS TX 75251-1301 (972) 664-7034	1938	1989
STOUT UNIVERSITY FOUNDATION INC	WI	GA	320 S BROADWAY MENOMONIE WI 54751-0790 (715) 232-1151	1962	1996

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
STRATFORD INS CO	NH	FC	400 PARSONS POND DR FRANKLIN LAKES NJ 07417-2600 (201) 847-8600	1981	1991
SUBARU OF AMERICA INC	NJ	WP	P O BOX 6000 CHERRY HILL NJ 08034-6000 (856) 488-8500	1977	2001
SUDAN INTERIOR MISSION INC	NJ	GA	P O BOX 7900 CHARLOTTE NC 28241-7900 (704) 587-1470	1926	1979
SUGAR CREEK MUTUAL INS CO	WI	TM	P O BOX 863 ELKHORN WI 53121-0863 (262) 723-3244	1873	1873
SUMITOMO MARINE & FIRE INS CO OF AMERICA	NY	FC	P O BOX 4602 WARREN NJ 07059-4602 (908) 604-2900	1893	1979
SUN LIFE ASSURANCE CO OF CANADA	MI	LC	ONE SUN LIFE EXEC PK WELLESLEY HILLS MA 02481 (781) 237-6030	1865	1962
SUN LIFE ASSURANCE CO OF CANADA U S	DE	LC	ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (781) 237-6030	1970	1973
SUNAMERICA LIFE INS CO	AZ	LC	1 SUNAMERICA CTR CENTURY CITY LOS ANGELES CA 90067-6022 (800) 871-2000	1897	1962
SUPERIOR INS CO	FL	FC	P O BOX 530009 ATLANTA GA 30339 (800) 342-5243	1952	1992
SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	FR	P O BOX 392 BOSTON MA 02101 (617) 426-4135	1877	1895
SURETY ASSOC OF AMERICA THE	NJ	RS	1101 CONNECTICUT AVE NW STE 800 WASHINGTON DC 20036 (202) 463-0600	1970	1970
SURETY LIFE INS CO	NE	LC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062-7127 (800) 525-9287	1936	1963
SVD FUNDS INC	IL	GA	P O BOX 6067 TECHNY IL 60082-6067 (847) 272-2700	1983	1994
SWISS RE LIFE & HEALTH AMERICA INC	CT	LC	175 KING ST ARMONK NY 10504 (877) 794-7773	1967	1979
SWISS REINSURANCE AMERICA CORP	NY	FC	175 KING ST ARMONK NY 10504 (914) 828-8000	1940	1959
TEACHERS INS & ANNUITY ASSN OF AMER	NY	LC	730 3RD AVE NEW YORK NY 10017-3206 (212) 490-9000	1918	1972
TEACHERS INS CO	IL	FC	1 HORACE MANN PLZ SPRINGFIELD IL 62715-0001 (217) 789-2500	1971	1973
TEMPLETON FUNDS ANNUITY CO	FL	LC	P O BOX 33030 ST PETERSBURG FL 33733-8030 (800) 237-0738	1984	1991
TEXAS LIFE INS CO	TX	LC	P O BOX 830 WACO TX 76703-0830 (254) 752-6521	1901	1996
THE INS CO	LA	FC	P O BOX 67008 TREASURE ISLAND FL 33736 (727) 367-6900	1969	1993

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
THERESA MUTUAL INS CO	WI	TM	P O BOX 233 THERESA WI 53091-0233 (920) 488-4401	1879	1879
THRIVENT FINANCIAL FOR LUTHERANS	WI	FR	625 FOURTH AVE S MINNEAPOLIS MN 55415 (612) 340-7000	1902	1902
TIAA-CREF LIFE INS CO	NY	LC	730 THIRD AVE NEW YORK NY 10017 (888) 842-5433	1996	1997
TICO INS CO	OH	FC	4100 HARRY HINES BLVD DALLAS TX 75219 (214) 526-3876	1980	1992
TICOR TITLE INS CO	CA	TC	171 N CLARK ST CHICAGO IL 60601 (800) 621-1919	1965	1966
TIG INDEMNITY CO	CA	FC	P O BOX 152870 IRVING TX 75015 (972) 831-5000	1944	1954
TIG INS CO	CA	FC	P O BOX 152870 IRVING TX 75015-8830 (972) 831-5000	1911	1934
TIG INS CO OF TX	TX	FC	P O BOX 152870 IRVING TX 75015 (972) 831-5000	1947	1962
TIG INS CORP OF AMER	MI	FC	P O BOX 152870 IRVING TX 75015 (972) 831-5000	1965	1968
TIG PREMIER INS CO	CA	FC	P O BOX 152870 IRVING TX 75015-8813 (972) 831-5000	1941	1949
TITAN INDEMNITY CO	TX	FC	P O BOX 65100 SAN ANTONIO TX 78265-5100 (888) 848-2687	1984	1989
TITLE INS CO OF OREGON	OR	TC	200 S W MARKET ST STE 250 PORTLAND OR 97201 (503) 222-3651	1937	1997
TOA REINSURANCE CO OF AMERICA THE	DE	FC	P O BOX 1930 MORRISTOWN NJ 07962-1930 (973) 898-9480	1971	1984
TOKIO MARINE & FIRE INS CO LTD THE	NY	FC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1879	1974
TOUCHPOINT HEALTH PLAN INC	WI	HM	P O BOX 507 APPLETON WI 54912-0507 (920) 735-6300	1988	1988
TOUCHPOINT INS CO INC	WI	LC	P O BOX 507 APPLETON WI 54912-0507 (920) 735-6300	1998	1998
TOYOTA MOTOR INS CO	IA	FC	19001 S WESTERN AVE TC22 TORRANCE CA 90509 (310) 468-8052	1909	1935
TOYOTA MOTOR INS SERVICES INC	CA	WP	P O BOX 2916 TORRANCE CA 90509-2916 (310) 787-3774	1986	1993
TRADE LAKE MUTUAL INS CO	WI	TM	11733 HIGHWAY 48 FREDERIC WI 54837-9638 (715) 327-4800	1874	1874
TRADERS & GENERAL INS CO	TX	FC	ONE BEACON ST B07-11 BOSTON MA 02108-3100 (617) 725-6000	1980	1996
TRANS PACIFIC INS CO	NY	FC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1982	1984

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
TRANS WORLD ASSURANCE CO	CA	LC	885 S EL CAMINO REAL SAN MATEO CA 94402-2310 (650) 348-2300	1962	1979
TRANSAMERICA ASSURANCE CO	MO	LC	1400 CENTERVIEW DR LITTLE ROCK AR 72211 (501) 227-1083	1986	1986
TRANSAMERICA FINANCIAL LIFE INS CO	NY	LC	4 MANHATTANVILLE RD PURCHASE NY 10577 (914) 697-8000	1947	1949
TRANSAMERICA LIFE INS & ANNUITY CO	NC	LC	1150 S OLIVE ST LOS ANGELES CA 90015-0101 (213) 742-3111	1966	1968
TRANSAMERICA LIFE INS CO	IA	LC	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 398-8511	1961	1979
TRANSAMERICA OCCIDENTAL LIFE INS CO	IA	LC	4333 EDGWEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 398-8511	1906	1952
TRANSATLANTIC REINSURANCE CO	NY	FC	80 PINE ST NEW YORK NY 10005-1702 (212) 770-2000	1952	1980
TRANSCONTINENTAL INS CO	NY	FC	CNA PLZ CHICAGO IL 60685-0001 (312) 822-5000	1925	1925
TRANSGUARD INS CO OF AMERICA INC	IL	FC	700 OAKMONT LANE WESTMONT IL 60559-5546 (800) 796-2480	1987	1993
TRANSIT MUTUAL INS CORP OF WI	WI	FC	P O BOX 1772 APPLETON WI 54912-1772 (920) 832-3970	1985	1985
TRANSNATION TITLE INS CO	AZ	TC	101 GATEWAY CENTRE PKWY RICHMOND VA 23235 (804) 267-8000	1910	1985
TRANSPORT INS CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1976	1977
TRANSPORTATION INS CO	IL	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1938	1938
TRAVCO INS CO	CT	FC	1 TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1991	1996
TRAVELERS CASUALTY & SURETY CO	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1964	1964
TRAVELERS CASUALTY & SURETY CO OF AMERICA	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183-6014 (860) 277-0111	1974	1975
TRAVELERS CASUALTY & SURETY CO OF IL	IL	FC	215 SHUMAN BLVD NAPERVILLE IL 60563 (630) 961-8079	1971	1974
TRAVELERS CASUALTY CO OF CT	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183-0001 (860) 277-0111	1990	1990
TRAVELERS COMMERCIAL CASUALTY CO	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1981	1988
TRAVELERS COMMERCIAL INS CO	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183-6014 (860) 277-0111	1990	1990
TRAVELERS HOME AND MARINE INS CO THE	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1991	1996

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
TRAVELERS INDEMNITY CO OF AMERICA THE	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183-0001 (860) 277-0111	1946	1968
TRAVELERS INDEMNITY CO OF CT THE	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183-1050 (860) 277-0111	1859	1875
TRAVELERS INDEMNITY CO OF IL	IL	FC	215 SHUMAN BLVD NAPERVILLE IL 60563 (630) 961-8079	1972	1972
TRAVELERS INDEMNITY CO THE	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1903	1907
TRAVELERS INS CO THE	CT	FC	P O BOX 990027 HARTFORD CT 06199-0027 (860) 308-1000	1863	1865
TRAVELERS INS CO THE	CT	LC	ONE CITY PLACE HARTFORD CT 06183 (860) 308-1000	1863	1965
TRAVELERS LIFE & ANNUITY CO THE	CT	LC	ONE CITY PLACE HARTFORD CT 06103-3415 (860) 308-1000	1973	1981
TRAVELERS MOTOR CLUB INC	OK	MC	P O BOX 54799 OKLAHOMA CITY OK 73154-1799 (405) 848-1711	1965	1982
TRAVELERS PROPERTY CASUALTY INS CO	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS PROTECTIVE ASSN OF AMERICA	MO	FR	3755 LINDELL BLVD ST LOUIS MO 63108-3476 (314) 371-0533	1890	1896
TRENWICK AMERICA REINS CORP	CT	FC	ONE CANTERBURY GREEN STAMFORD CT 06901 (203) 353-5500	1984	1985
TRI COUNTY MUTUAL TOWN INS CO	WI	TM	P O BOX 157 IRON RIVER WI 54847-0157 (715) 372-8577	1909	1909
TRI STATE INS CO OF MN	MN	FC	P O BOX 1594 DES MOINES IA 50306 (515) 278-3000	1974	1974
TRIAD GUARANTY INS CORP	IL	FC	P O BOX 2300 WINSTON SALEM NC 27102 (336) 723-1282	1987	1991
TRIGON HEALTH AND LIFE INS CO	VA	LC	P O BOX 27401- MAIL DROP 02B RICHMOND VA 23279 (804) 354-7283	1954	1955
TRINITY UNIVERSAL INS CO	TX	FC	P O BOX 655028 DALLAS TX 75265-5028 (214) 360-8000	1926	1993
TRINITY UNIVERSAL INS CO OF KS INC	KS	FC	P O BOX 655028 DALLAS TX 75265-5028 (214) 360-8000	1972	1993
TRITON INS CO	MO	FC	P O BOX 2548 FORT WORTH TX 76113 (817) 348-7500	1982	1995
TRUCK INS EXCHANGE	CA	FC	P O BOX 2478 LOS ANGELES CA 90051-2478 (323) 932-3441	1935	1951
TRUMBULL INS CO	CT	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1986	1996
TRUSTEES OF PRINCETON UNIVERSITY	NJ	GA	6 NEW SOUTH PRINCETON NJ 08544-0035 (609) 258-6284	1889	1998

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
TRUSTGARD INS CO	OH	FC	P O BOX 1218 COLUMBUS OH 43216-1218 (614) 445-2900	1981	1984
TRUSTMARK INS CO	IL	LC	400 N FIELD DR LAKE FOREST IL 60045-2581 (847) 615-1500	1913	1913
TRUSTMARK LIFE INS CO	IL	LC	400 FIELD DR LAKE FOREST IL 60045-2581 (847) 615-1500	1925	1985
TUDOR OAKS RETIREMENT CENTER	WI	CC	S77 W12929 MCSHANE RD HALES CORNERS WI 53130-0901 (414) 529-0100	1930	1984
TWIN CITY FIRE INS CO	IN	FC	HARTFORD PLAZA HARTFORD CT 06115 (860) 547-5000	1987	1987
UBS PAINWEBBER LIFE INS CO	CA	LC	P O BOX 10 DES MOINES IA 50334 (515) 245-2000	1956	1961
ULICO CASUALTY CO	DE	FC	111 MASSACHUSETTS AVE NW WASHINGTON DC 20001-1461 (202) 682-0900	1979	1987
ULLICO LIFE INS CO	TX	LC	111 MASSACHUSETTS AVE NW WASHINGTON DC 20001 (202) 682-4909	1976	1976
UNDERWRITERS REINSURANCE CO	NH	FC	175 KING ST ARMONK NY 10504 (914) 828-8000	1977	1992
UNICARE LIFE & HEALTH INS CO	DE	LC	4553 LA TIENDA DR THOUSAND OAKS CA 91362 (877) 864-2273	1971	1981
UNIGARD INDEMNITY CO	WA	FC	15805 NE 24TH ST BELLEVUE WA 98008-2409 (425) 644-5236	1972	1991
UNIGARD INS CO	WA	FC	15805 NE 24TH ST BELLEVUE WA 98009 (425) 644-5236	1960	1961
UNIMERICA INS CO	WI	LC	9900 BREN RD E MINNETONKA MN 55343 (952) 936-3956	1990	2002
UNION BANKERS INS CO	TX	LC	600 COURTLAND ST ORLANDO FL 32804 (407) 628-1776	1953	1974
UNION CENTRAL LIFE INS CO THE	OH	LC	P O BOX 40888 CINCINNATI OH 45240 (800) 825-1551	1867	1956
UNION FIDELITY LIFE INS CO	IL	LC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (800) 245-2425	1925	1951
UNION LABOR LIFE INS CO THE	MD	LC	111 MASSACHUSETTS AVE NW WASHINGTON DC 20001-1461 (202) 682-0900	1925	1932
UNION MUTUAL FIRE INS CO	WI	TM	P O BOX 45 EVANSVILLE WI 53536-0045 (608) 882-5600	1874	1874
UNION SECURITY LIFE INS CO	DE	LC	260 INTERSTATE NORTH CR NW ATLANTA GA 30339 (770) 763-1000	1963	1984
UNIONE ITALIANA REINS CO OF AMER INC	NY	FC	99 WALL ST 15TH FL NEW YORK NY 10005 (212) 269-1951	1978	1984
UNITED AMERICAN INS CO	DE	LC	P O BOX 8080 MCKINNEY TX 75070 (972) 529-5085	1947	1965

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
UNITED AMERICAS INS CO	NY	FC	805 THIRD AVE NEW YORK NY 10022 (212) 486-0700	1978	1983
UNITED CAR CARE INC	CO	WP	P O BOX 3988 GREENWOOD VILLAGE CO 80155 (303) 306-0502	1995	2000
UNITED EQUITABLE INS CO	IL	FC	9833 WOODS DR BLDG F SKOKIE IL 60077 (847) 583-4600	1959	1960
UNITED FAMILY LIFE INS CO	GA	LC	10 GLENLAKE PKWY NE STE 500 ATLANTA GA 30328-3473 (800) 801-0800	1980	1988
UNITED FIDELITY LIFE INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64199-3487 (816) 391-2000	1977	1979
UNITED FINANCIAL CSLTY CO	OH	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143-2182 (440) 461-5000	1984	1986
UNITED FIRE & CSLTY CO	IA	FC	P O BOX 73909 CEDAR RAPIDS IA 52407-3909 (319) 399-5700	1946	1956
UNITED FIRE & INDEMNITY CO	TX	FC	P O BOX 73909 CEDAR RAPIDS IA 52407-3909 (319) 399-5700	1936	1963
UNITED GENERAL TITLE INS CO	CO	TC	999 EIGHTEENTH ST STE 3400 DENVER CO 80202 (303) 292-4848	1983	2000
UNITED GUARANTY CREDIT INS CO	NC	FC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1981	1991
UNITED GUARANTY MORTGAGE INDEMNITY CO	NC	FC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1972	1980
UNITED GUARANTY RESIDENTIAL INS CO	NC	FC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1963	1968
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	FC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1963	1973
UNITED HEALTHCARE INS CO	CT	LC	450 COLUMBUS BLVD HARTFORD CT 06103 (877) 832-7734	1972	1972
UNITED HEARTLAND LIFE INS CO	WI	LC	P O BOX 2013 MILWAUKEE WI 53201-2013 (262) 787-7400	1990	1997
UNITED HOSPITAL SYSTEM INC	WI	GA	6308 8TH AVE KENOSHA WI 53143-5031 (414) 656-2114	1903	1978
UNITED INS CO OF AMER	IL	LC	1 E WACKER DR CHICAGO IL 60601-1800 (312) 661-4500	1927	1957
UNITED INVESTORS LIFE INS CO	MO	LC	P O BOX 10207 BIRMINGHAM AL 35202-0207 (205) 325-4300	1981	1982
UNITED LIFE & ANNUITY INS CO	IA	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (515) 698-7000	1955	1985
UNITED LIFE INS CO	IA	LC	P O BOX 73909 CEDAR RAPIDS IA 52407-3909 (319) 399-5700	1962	1964

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
UNITED NATIONAL SPECIALTY INS CO	WI	FC	3 BALA PLZ E STE 300 BALA CYNWYD PA 19004 (610) 664-1500	1982	1982
UNITED OF OMAHA LIFE INS CO	NE	LC	MUTUAL OF OMAHA PLZ OMAHA NE 68175-0001 (402) 342-7600	1926	1932
UNITED SECURITY INS CO	IA	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1946	1949
UNITED SERVICE PROTECTION CORP	DE	WP	P O BOX 21647 ST PETERSBURG FL 33742 (800) 283-0785	1999	2000
UNITED SERVICES AUTOMOBILE ASSN	TX	FC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288-0001 (800) 531-8100	1922	1960
UNITED STATES AUTO CLUB MOTORING DIV INC	IN	MC	P O BOX 660460 DALLAS TX 75266-0460 (972) 657-9572	1968	1970
UNITED STATES AVIATION UNDERWRITERS	IL	RS	ONE SEAPORT PLAZA 199 WATER ST NEW YORK NY 10038 (212) 952-0100	1988	1988
UNITED STATES FIDELITY & GUARANTY CO	MD	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1896	1896
UNITED STATES FIRE INS CO	NY	FC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6600	1824	1911
UNITED STATES LETTER CARRIERS MUT BENEFIT ASSN	TN	FR	100 INDIANA AVE NW WASHINGTON DC 20001 (202) 638-4318	1892	1968
UNITED STATES LIABILITY INS CO	PA	FC	P O BOX 6700 WAYNE PA 19087-2191 (610) 688-2535	1867	1980
UNITED STATES LIFE INS CO IN THE CITY OF NEW YORK THE	NY	LC	443 N FRANKLIN ST STE 220 SYRACUSE NY 13204 (315) 471-1121	1850	1953
UNITED STATES WARRANTY CORP	FL	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (800) 432-4566	1970	2001
UNITED TEACHER ASSOCIATES INS CO	TX	LC	P O BOX 26580 AUSTIN TX 78755 (800) 880-8824	1958	1996
UNITED WAY OF AMERICA	NY	GA	701 N FAIRFAX ST ALEXANDRIA VA 22314 (800) 892-2757	1932	2002
UNITED WISCONSIN INS CO	WI	FC	P O BOX 2013 MILWAUKEE WI 53201 (262) 787-7400	1957	1957
UNITED WISCONSIN LIFE INS CO	WI	LC	P O BOX 19032 GREEN BAY WI 54307-9032 (800) 232-5432	1982	1982
UNITED WORLD LIFE INS CO	NE	LC	MUTUAL OF OMAHA PLZ OMAHA NE 68175-0001 (402) 342-7600	1970	1970
UNITEDHEALTHCARE OF WISCONSIN INC	WI	HM	10701 W RESEARCH DR WAUWATOSA WI 53226-0649 (800) 879-0071	1986	1986
UNITRIN AUTO & HOME INS CO	NY	FC	5200 BELFORT RD STE 400 JACKSONVILLE FL 32256 (904) 245-5600	1996	1998
UNITRIN PREFERRED INS CO	NY	FC	5220 BELFORT RD STE 400 JACKSONVILLE FL 32256 (904) 245-5600	1942	1983

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
UNITY FINANCIAL LIFE INS CO	PA	LC	11311 CORNELL PARK DR STE 200 SYRACUSE NY 13250-5000 (315) 448-7000	1964	2000
UNITY HEALTH PLANS INS CORP	WI	HM	840 CAROLINA ST SAUK CITY WI 53583 (800) 362-3308	1983	1983
UNITY MUTUAL LIFE INS CO	NY	LC	P O BOX 5000 SYRACUSE NY 13250-5000 (315) 448-7000	1903	1990
UNIVERSAL GUARANTY LIFE INS CO	OH	LC	P O BOX 5147 SPRINGFIELD IL 62705-5147 (877) 881-1777	1966	1987
UNIVERSAL HOME PROTECTION INC	WI	WP	2728 COHO ST MADISON WI 53713 (608) 271-7066	1992	1992
UNIVERSAL SURETY CO	NE	FC	P O BOX 80468 LINCOLN NE 68501 (402) 435-4302	1947	1971
UNIVERSAL SURETY OF AMERICA	TX	FC	P O BOX 5077 SIOUX FALLS SD 57117 (605) 336-0850	1984	1996
UNIVERSAL UNDERWRITERS INS CO	KS	FC	P O BOX 11290 OVERLAND PARK KS 66211-9707 (800) 821-7803	1982	1983
UNIVERSAL UNDERWRITERS LIFE INS CO	KS	LC	7045 COLLEGE BLVD OVERLAND PARK KS 66211-1551 (913) 339-1000	1964	1973
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	WP	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (800) 821-7803	1984	1992
UNIVERSAL WARRANTY CORP	MI	WP	12809 W DODGE RD OMHA NE 68154 (402) 691-5428	2000	2000
UNIVERSITY LAKE SCHOOL	WI	GA	P O BOX 290 HARTLAND WI 53029 (262) 367-6502	1956	2001
UNIVERSITY OF CT FOUNDATION INC THE	CT	GA	2390 ALUMNI DR UNIT 3206 STORRS CT 06269 (860) 486-5000	1964	2002
UNIVERSITY OF MN FOUNDATION	MN	GA	200 OAK ST SE STE 500 MINNEAPOLIS MN 55455-2010 (612) 624-3333	1962	1982
UNIVERSITY OF ST THOMAS	MN	GA	2115 SUMMIT AVE - DEV ST PAUL MN 55105-1096 (651) 962-6950	1894	2000
UNIVERSITY OF WI FOUNDATION	WI	GA	P O BOX 8860 MADISON WI 53708-8860 (608) 263-0371	1945	1990
UNIVERSITY OF WI RIVER FALLS FOUNDATION INC	WI	GA	410 SOUTH THIRD ST RIVER FALLS WI 54022 (715) 425-3505	1948	1990
UNIVERSITY OF WISCONSIN STEVENS POINT FOUNDATION	WI	GA	2100 MAIN ST RM 212 STEVENS POINT WI 54481-3897 (715) 346-3812	1965	1997
UNUM LIFE INS CO OF AMERICA	ME	LC	2211 CONGRESS ST PORTLAND ME 04122 (800) 633-7491	1966	1971
US FINANCIAL LIFE INS CO	OH	LC	P O BOX 429560 CINCINNATI OH 45242 (513) 686-2000	1974	1988
US SPECIALTY INS CO	TX	FC	13403 NORTHWEST FREEWAY HOUSTON TX 77040-6094 (713) 744-3700	1986	1988

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
USAA CASUALTY INS CO	TX	FC	USAA BLDG 9800 FREDERICKSBURG RD SAN ANTONIO TX 78288-0001 (800) 531-8111	1968	1974
USAA GENERAL INDEMNITY CO	TX	FC	USAA BUILDING 9800 FREDERICKSBURG RD SAN ANTONIO TX 78288-0001 (210) 498-2211	1972	1989
USAA LIFE INS CO	TX	LC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1963	1972
USABLE LIFE	AR	LC	P O BOX 1650 LITTLE ROCK AR 72203-1650 (501) 375-7200	1978	1997
USAGENCIES DIRECT INS CO	NY	FC	8550 UNITED PLZ BLVD STE 805 BATON ROUGE LA 70809 (225) 928-9000	1989	1996
USG ANNUITY & LIFE CO	OK	LC	5780 POWERS FERRY RD NW ATLANTA GA 30327 (515) 698-7000	1957	1970
UTICA MUTUAL INS CO	NY	FC	P O BOX 530 UTICA NY 13503-0530 (315) 734-2000	1914	1924
UW-WHITewater FOUNDATION INC	WI	GA	ALUMNI CTR WHITewater WI 53190-1790 (414) 472-1105	1962	1992
UWM FOUNDATION INC THE	WI	GA	3230 E KENWOOD BLVD MILWAUKEE WI 53211-3460 (414) 906-4640	1974	2001
VAC SERVICE CORP	NY	WP	99 TOWER DR MIDDLETOWN NY 10940 (845) 692-3333	1981	1996
VALIANT INS CO	IA	FC	1400 AMERICAN LN SCHAUMBURG IL 60196-1056 (847) 605-6000	1973	1975
VALLEY FORGE INS CO	PA	FC	CNA PLZ CHICAGO IL 60685-0001 (312) 822-5000	1944	1944
VALLEY FORGE LIFE INS CO	PA	LC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1956	1959
VALLEY HEALTH PLAN INC	WI	HM	P O BOX 3128 EAU CLAIRE WI 54702 (715) 832-3235	1988	1988
VANLINER INS CO	AZ	FC	ONE PREMIER DR ST LOUIS MO 63026 (636) 343-9889	1953	1987
VARIABLE ANNUITY LIFE INS CO THE	TX	LC	P O BOX 3206 HOUSTON TX 77253-3206 (713) 522-1111	1968	1969
VEHICLE PROTECTION PLUS LLC	TN	WP	268 CHRISTIAN CHURCH RD STE 1 JOHNSON CITY TN 37615 (800) 330-9234	1995	1996
VENTURE INS CO	WI	FC	P O BOX 1513 FOND DU LAC WI 54936-1513 (920) 922-1246	1990	1990
VEREX ASSURANCE INC	WI	FC	6601 SIX FORKS RALEIGH NC 27615 (800) 334-9270	1969	1969
VESTA FIRE INS CORP	IL	FC	P O BOX 43360 BIRMINGHAM AL 35243 (205) 970-7000	1971	1984

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
VESTA INS CORP	IL	FC	P O BOX 43360 BIRMINGHAM AL 35243-3360 (205) 970-7000	1983	1989
VETERANS LIFE INS CO	IL	LC	20 MOORES RD FRAZER PA 19355 (610) 648-5000	1965	1974
VIATICARE CAPITAL L P	MN	VI	601 CARLSON PKWY STE 900 MINNEAPOLIS MN 55305-5218 (800) 333-2249	1995	1998
VICTORIA AUTOMOBILE INS CO	IN	FC	5915 LANDERBROOK DR CLEVELAND OH 44124-4058 (440) 461-3461	1994	1997
VICTORIA FIRE & CASUALTY CO	OH	FC	5915 LANDERSBROOK DR STE 210 CLEVELAND OH 44124-4058 (440) 461-3461	1983	1989
VIGILANT INS CO	NY	FC	55 WATER ST NEW YORK NY 10041 (212) 612-4000	1939	1954
VIKING INS CO OF WI	CO	FC	P O BOX 1000 CHARLOTTE NC 28201 (303) 754-8400	1971	1971
VILLANOVA INS CO	PA	FC	ONE LOGAN SQUARE STE 1400 PHILADELPHIA PA 19103 (215) 963-1200	1929	1961
VIRGINIA SURETY CO INC	IL	FC	1000 N MILWAUKEE AVE GLENVIEW IL 60025 (847) 953-8500	1982	1982
VISION CARE NETWORK INS CORP	WI	LH	1421 WASHINGTON AVE RACINE WI 53403-2254 (262) 637-7494	1989	1989
VISION INS PLAN OF AMER INC	WI	LH	P O BOX 44077 WEST ALLIS WI 53214 (414) 475-1875	1992	1992
VISION SERVICE PLAN INS CO	CT	FC	3333 QUALITY DR RANCHO CORDOVA CA 95670-7985 (800) 852-7600	1987	1992
VISTA LIFE INS CO	MI	LC	P O BOX 6027 DEARBORN MI 48121-6027 (313) 322-7287	1974	1982
VOYAGER LIFE INS CO	GA	LC	260 INTERSTATE NORTH CIRCLE N W ATLANTA GA 30339 (770) 763-1000	1965	1988
VOYAGER PROPERTY & CASUALTY INS CO	SC	FC	260 INTERSTATE NORTH CIRCLE N W ATLANTA GA 30039 (770) 763-1000	1978	1986
VOYAGER SERVICE PROGRAMS INC	FL	WP	14025 RIVEREDGE DR STE 400 TAMPA FL 33637 (800) 334-9282	1992	2001
WARNER INS CO	IL	FC	500 S BROAD ST MERIDEN CT 06450 (203) 634-7200	1985	1986
WARRANTECH AUTOMOTIVE INC	CT	WP	2200 HIGHWAY 121 STE 100 BEDFORD TX 76201 (817) 685-6601	1990	1992
WARRANTECH CONSUMER PRODUCT SERVICES INC	CT	WP	300 ATLANTIC ST STAMFORD CT 06901 (203) 975-1100	1990	1992
WARRANTY ACCEPTANCE CORP	FL	WP	4400 GOVERNMENT BLVD MOBILE AL 36693 (888) 823-1997	1997	1997

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
WARRANTY BUSINESS SERVICES CORP	MO	WP	655 MARYVILLE CENTRE DR ST LOUIS MO 63141 (314) 523-3167	1978	2001
WARRANTY CORP OF AMERICA	GA	WP	3110 CROSSING PARK RD NORCROSS GA 30071 (770) 416-9222	1985	2000
WARRANTY SUPPORT SERVICES INC	NY	WP	6010 ATLANTIC BLVD NORCROSS GA 30071-1303 (800) 458-7071	2000	2001
WASHINGTON INTERNATIONAL INS CO	AZ	FC	1200 ARLINGTON HEIGHTS RD STE 400 ITASCA IL 60143-2625 (630) 227-4700	1976	1993
WASHINGTON NATIONAL INS CO	IL	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-6100	1923	1925
WASHINGTON TOWN MUTUAL INS CO	WI	TM	RR 1 BOX 22A WASHINGTON IS WI 54246-9801 (920) 847-2041	1889	1890
WATCHTOWER BIBLE AND TRACT SOCIETY OF NEW YORK INC	NY	GA	25 COLUMBIA HEIGHTS BROOKLYN NY 11201-2483 (718) 560-5000	1909	2001
WATERTOWN MUTUAL INS CO	WI	TM	P O BOX 402 WATERTOWN WI 53094-3708 (920) 261-2400	1872	1872
WAUKESHA COUNTY MUTUAL INS CO	WI	TM	107 ARCADIAN AVE WAUKESHA WI 53186-5001 (262) 542-4112	1874	1874
WAUKESHA MEMORIAL HOSP FOUNDATION INC	WI	GA	725 AMERICAN AVE WAUKESHA WI 53188-5099 (262) 928-2289	1978	1993
WAUSAU BUSINESS INS CO	WI	FC	P O BOX 8017 WAUSAU WI 54402-8017 (715) 845-5211	1907	1989
WAUSAU GENERAL INS CO	WI	FC	P O BOX 8017 WAUSAU WI 54402-8017 (715) 845-5211	1972	1991
WAUSAU UNDERWRITERS INS CO	WI	FC	P O BOX 8017 WAUSAU WI 54402-8017 (715) 845-5211	1979	1979
WAUSAU-STETTIN MUTUAL INS CO	WI	TM	P O BOX 269 WAUSAU WI 54402-1965 (715) 842-0686	1998	1998
WAYLAND ACADEMY	WI	GA	101 N UNIVERSITY AVE BEAVER DAM WI 53916-2253 (920) 855-3373	1939	1988
WEA INS CORP	WI	LC	P O BOX 7338 MADISON WI 53707-7338 (608) 276-4000	1985	1985
WEA PROPERTY & CASUALTY INS CO	WI	FC	2800 ROYAL AVE STE 212 MADISON WI 53713-7338 (608) 276-4000	1993	1993
WELLINGTON LIFE INS CO	AZ	LC	240 CORPORATE BLVD NORFOLK VA 23502 (757) 459-5200	1975	1986
WELLMARK COMMUNITY INS INC	IA	LC	636 GRAND AVE DES MOINES IA 50309-2565 (515) 245-4500	1985	1988
WELS FOUNDATION INC	WI	GA	2929 N MAYFAIR RD MILWAUKEE WI 53222-4392 (414) 256-3258	1965	1977

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
WESCO INS CO	DE	FC	200 SOMERSET CORP BLVD STE 100 BRIDGEWATER NJ 08807 (908) 203-2127	1962	1989
WEST AMERICAN INS CO	IN	FC	9450 SEWARD RD FAIRFIELD OH 45014-5456 (800) 843-6446	1923	1958
WEST BEND MUTUAL INS CO	WI	FC	1900 S 18TH AVE WEST BEND WI 53095-4605 (262) 334-5571	1894	1894
WEST CENTRAL MUTUAL INS CO	WI	TM	36396 MAIN ST WHITEHALL WI 54773-0646 (715) 538-2249	1871	1872
WEST COAST LIFE INS CO	NE	LC	P O BOX 193892 SAN FRANCISCO CA 94119 (800) 366-9378	1915	1985
WESTCHESTER FIRE INS CO	NY	FC	P O BOX 41484 TL14F PHILDELPHIA PA 19101-1484 (215) 640-1000	1837	1874
WESTCHESTER SPECIALTY INS SERVICES INC	NV	WP	4550 RIVER GREEN PKWY DULUTH GA 30096 (770) 393-9955	1908	1999
WESTERN & SOUTHERN LIFE INS CO THE	OH	LC	400 BROADWAY ST CINCINNATI OH 45202 (513) 629-1800	1888	1960
WESTERN AGRICULTURAL INS CO	AZ	FC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266-5997 (515) 225-5400	1971	1999
WESTERN CATHOLIC UNION	IL	FR	510 MAINE ST QUINCY IL 62301 (217) 223-9721	1877	1964
WESTERN CONTINENTAL INS CO	TX	FC	90 BROAD ST 25TH FL NEW YORK NY 10004-2205 (212) 480-0570	1970	1989
WESTERN DIVERSIFIED CASUALTY INS CO	WI	FC	P O BOX 770 DEERFIELD IL 60015-0770 (800) 323-5771	1969	1969
WESTERN FRATERNAL LIFE ASSN	IA	FR	1900 1ST AVE NE CEDAR RAPIDS IA 52402-5321 (319) 363-2653	1897	1900
WESTERN GENERAL WARRANTY CORP	CA	WP	5230 LAS VIRGENES RD STE 100 CALABASAS CA 91302 (800) 242-9442	1992	1995
WESTERN INDEMNITY INS CO	TX	FC	820 GESSNER RD STE 1340 HOUSTON TX 77024 (713) 461-1504	1987	1990
WESTERN NATIONAL ASSURANCE CO	WA	FC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 835-5350	1957	1996
WESTERN NATIONAL MUTUAL INS CO	MN	FC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 835-5350	1915	1954
WESTERN RESERVE LIFE ASSURANCE CO OF OH	OH	LC	P O BOX 5068 CLEARWATER FL 33758-5068 (727) 299-1800	1957	1967
WESTERN SOUTHERN LIFE ASSURANCE CO	OH	LC	400 BROADWAY ST CINCINNATI OH 45202-3312 (513) 629-1800	1980	1981
WESTERN SURETY CO	SD	FC	P O BOX 5077 SIOUX FALLS SD 57117-5077 (605) 336-0850	1900	1942

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
WESTFIELD INS CO	OH	FC	P O BOX 5001 WESTFIELD CTR OH 44251-5001 (330) 887-0101	1929	1946
WESTFIELD NATIONAL INS CO	OH	FC	P O BOX 5001 WESTFIELD CTR OH 44251-5001 (330) 887-0101	1968	1982
WESTPORT INS CORP	MO	FC	P O BOX 2979 OVERLAND PARK KS 66201-1379 (913) 676-5270	1977	1977
WESTWARD LIFE INS CO	AZ	LC	P O BOX 6025 LAKEWOOD CA 90714-6025 (562) 420-6103	1965	1994
WHEATON FRANCISCAN SERVICES INC	IL	GA	26 W 171 ROOSEVELT RD WHEATON IL 60187 (630) 784-2550	1983	1998
WILLIAM PENN ASSN	PA	FR	709 BRIGHTON RD PITTSBURGH PA 15233-1821 (412) 231-2979	1886	1953
WILLIAMSBURG NATIONAL INS CO	CA	FC	P O BOX 3190 CERRITOS CA 90703 (562) 404-3506	1986	1999
WILSHIRE INS CO	NC	FC	P O BOX 10800 RALEIGH NC 27605-0800 (919) 833-1600	1985	1991
WILSON MUTUAL INS CO	WI	FC	P O BOX 1340 SHEBOYGAN WI 53082-1340 (920) 458-3359	1872	1872
WINDSOR INS CO	IN	FC	P O BOX 105091 ATLANTA GA 30348-5091 (678) 627-6000	1987	1989
WISCONSIN AMERICAN MUTUAL INS CO	WI	FC	P O BOX 1438 FOND DU LAC WI 54935-1438 (920) 923-9680	1898	1898
WISCONSIN ASSOCIATION OF MUTUAL INS COS	WI	RS	P O BOX 14106 MADISON WI 53714-0106 (608) 246-2552	1995	1995
WISCONSIN AUL INC	CA	WP	1325 IMOLA AVE W PMB 318 NAPA CA 94559 (800) 826-3207	1999	1999
WISCONSIN AUTO AND TRUCK DEALERS INS CORP	WI	LC	150 E GILMAN ST LEVEL A MADISON WI 53703 (608) 251-5577	2001	2001
WISCONSIN AUTOMOBILE INS PLAN	WI	FC	20700 SWENSON DR STE 100 WAUKESHA WI 53186 (262) 796-4599	1967	1967
WISCONSIN COMPENSATION RATING BUREAU	WI	RS	P O BOX 3080 MILWAUKEE WI 53201-3080 (262) 796-4540	1975	1975
WISCONSIN CORP OF SEVENTH-DAY ADVENTISTS	WI	GA	P O BOX 7310 MADISON WI 53707-7310 (608) 241-5235	1947	1998
WISCONSIN COUNTY MUTUAL INS CORP	WI	FC	22 E MIFFLIN ST STE 900 MADISON WI 53703 (262) 781-7020	1987	1987
WISCONSIN HEALTH CARE LIABILITY INS PLAN	WI	FC	P O BOX 8017 WAUSAU WI 54401 (715) 842-6777	1976	1976
WISCONSIN INS PLAN	WI	FC	700 W MICHIGAN ST STE 320 MILWAUKEE WI 53233-2415 (414) 291-5353	1970	1970
WISCONSIN LAWYERS MUTUAL INS CO	WI	FC	49 KESSEL COURT MADISON WI 53711 (608) 288-1866	1986	1986

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
WISCONSIN LUTHERAN COLLEGE CONFERENCE INC	WI	GA	8800 W BLUEMOUND RD MILWAUKEE WI 53226 (414) 443-8800	1972	1999
WISCONSIN MASONIC FOUNDATION	WI	GA	36275 SUNSET DR DOUSMAN WI 53118 (262) 965-2200	1925	2002
WISCONSIN MUNICIPAL MUTUAL INS CO	WI	FC	4785 HAYES RD MADISON WI 53704-7364 (608) 246-3336	1987	1987
WISCONSIN MUTUAL INS CO	WI	FC	P O BOX 974 MADISON WI 53701-0974 (608) 836-4663	1903	1903
WISCONSIN PHYSICIANS SERVICE INS CORP	WI	LC	1717 W BROADWAY MADISON WI 53713-1895 (608) 221-4711	1977	1977
WISCONSIN PROVINCE OF THE SOCIETY OF JESUS	WI	GA	P O BOX 080288 MILWAUKEE WI 53208-0288 (414) 937-6949	1954	1979
WISCONSIN REINSURANCE CORP	WI	FC	P O BOX 7988 MADISON WI 53707-7988 (608) 242-4500	1972	1972
WISCONSIN UNITED METHODIST FOUNDATION INC	WI	GA	750 WINDSOR ST STE 305 SUN PRAIRIE WI 53590-0620 (608) 837-9582	1894	1994
WISCONSIN VISION SERVICE PLAN INC	WI	LC	3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000	1957	1968
WMAC CREDIT INS CORP	WI	FC	3003 OAK RD WALNUT CREEK CA 94597 (800) 288-1970	1980	1980
WOMANS LIFE INS SOCIETY	MI	FR	1338 MILITARY ST PORT HURON MI 48060-5020 (810) 985-5191	1897	1897
WOODMEN ACCIDENT & LIFE CO	NE	LC	P O BOX 82288 LINCOLN NE 68501-2288 (402) 476-6500	1890	1896
WOODMEN OF THE WORLD LIFE INS SOCIETY	NE	FR	1700 FARNAM ST OMAHA NE 68102-2002 (402) 342-1890	1891	1893
WORKMENS AUTO INS CO	CA	FC	P O BOX 54845 LOS ANGELES CA 90015 (213) 747-6492	1949	2000
WORKMENS BENEFIT FUND OF THE USA	NY	FR	99 N BROADWAY HICKSVILLE NY 11801-2905 (516) 938-6060	1899	1944
WORLD INS CO	NE	LC	P O BOX 3160 OMAHA NE 68103-0160 (402) 496-8000	1903	1971
WORLD VISION INC	CA	GA	P O BOX 9716 FEDERAL WAY WA 98063-9716 (253) 815-1000	1950	1978
WORLD WIDE WARR INC	NV	WP	71 WASHINGTON ST RENO NV 89503 (775) 329-3151	2000	2002
WORLD WILDLIFE FUND INC	DE	GA	1250 24TH ST NW WASHINGTON DC 20037-1132 (202) 293-4800	1990	2000
WYNNS EXTENDED CARE INC	CA	WP	1050 W FIFTH ST AZUSA CA 91702 (626) 334-0231	1972	1999
XL CAPITAL ASSURANCE INC	NY	FC	1221 AVE OF THE AMERICAS 31ST FL NEW YORK NY 10020-1001 (212) 478-3400	1991	1992

Wisconsin Insurance Report Business of 2002
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
XL INS AM INC	DE	FC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902-6040 (203) 964-5200	1945	1959
XL INS CO OF NEW YORK INC	NY	FC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (800) 825-0880	1951	1984
XL LIFE INS & ANNUITY CO	IL	LC	20 N MARTINGALE RD STE 200 SCHAUMBURG IL 60173 (847) 517-2990	1978	1980
XL REINSURANCE AMERICA INC	NY	FC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902-6040 (203) 964-5200	1929	1938
XL SPECIALTY INS CO	DE	FC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902-6040 (203) 964-5200	1979	1988
YORK INS CO	IL	FC	P O BOX 518 PROVIDENCE RI 02901 (401) 453-7000	1955	1973
YORKVILLE & MT PLEASANT MUTUAL INS CO	WI	TM	P O BOX 35 UNION GROVE WI 53182-0035 (262) 878-5300	1874	1874
YOSEMITE INS CO	IN	FC	P O BOX 159 EVANSVILLE IN 47701 (812) 424-8031	1964	1974
YOUNG MENS CHRISTIAN ASSOCIATION OF METROPOLITAN MILWAUKEE INC THE	WI	GA	161 W WISCONSIN AVE STE 4000 MILWAUKEE WI 53203 (414) 274-0732	1882	1999
ZENITH INS CO	CA	FC	21255 CALIFA ST WOODLAND HILLS CA 91367 (818) 676-3936	1949	1996
ZURICH AMERICAN INS CO	NY	FC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1913	1913
ZURICH AMERICAN INS CO OF IL	IL	FC	1400 AMERICAN LANE TOWER 1 19TH FL SCHAUMBURG IL 60196-1056 (847) 605-6238	1973	1985
ZURICH LIFE INS CO OF AMERICA	IL	LC	1600 MCCONNOR PKY SCHAUMBURG IL 60196 (847) 874-4000	1960	1961
ZURICH SERVICES CORP THE	IL	WP	1400 AMERICAN LANE SCHAUMBURG IL 60196-1056 (847) 605-6000	1992	2001

Directory of Insurance Commissioners

Insurance Commissioners

Honorable Linda Hall
Director of Insurance
550 W. 7th Ave., Ste. 1560
Anchorage, AK 99501-3567
907-269-7900

Honorable Walter Bell
Commissioner of Insurance
201 Monroe St., Ste. 1700
Montgomery, AL 36104
334-269-3550

Honorable Elisara T. Togiai
Insurance Commissioner
Office of the Governor
American Samoa Government
Pago Pago, American Samoa
96799
011-684-633-4116

Honorable Mike Pickens
Commissioner of Insurance
1200 W. Third St.
Little Rock, AR 72201-1904
501-371-2600

Honorable Chuck Cohen
Director of Insurance
2910 N. 44th St., Ste. 210
Phoenix, AZ 85018-7256
602-912-8400

Honorable John Garamendi
Insurance Commissioner
300 Capitol Mall, Ste. 17
Sacramento, CA 95814
916-492-3500

Honorable Doug Dean
Commissioner of Insurance
1560 Broadway, Ste. 850
Denver, CO 80202
303-894-7499

Honorable Susan Cogswell
Commissioner of Insurance
PO Box 816
Hartford, CT 06142-0816
860-297-3800

Honorable Larry Mirel
Commissioner of Insurance
810 First St. NE, Ste. 701
Washington, DC 20002
202-727-8000

Honorable Donna Lee Williams
Commissioner of Insurance
Rodney Bldg.
841 Silver Lake Blvd.
Dover, DE 19904
302-739-4251

Honorable Tom Gallagher
Commissioner of Insurance
State Capitol Plz., Level 11
Tallahassee, FL 32399-0300
850-413-2804

Honorable John Oxendine
Commissioner of Insurance
704 W. Tower Floyd Mem. Bldg.
2 Martin Luther King Jr. Dr.
Atlanta, GA 30334
404-656-2056

Honorable Artemio B. Ilagan
Acting Commissioner of Insurance
Dept. of Rev. & Tax
PO Box 23607
GME, Guam 96921
671-475-1843

Honorable J. P. Schmidt
Insurance Commissioner
Dept. of Comm. & Cons. Affairs
PO Box 3614
Honolulu, HI 96811-3614
808-586-2790

Honorable Terri Vaughan
Commissioner of Insurance
330 E. Maple St.
Des Moines, IA 50319
515-281-5705

Honorable Mary L. Hartung
Director of Insurance
700 W. State St., 3rd Fl.
Boise, ID 83720-0043
208-334-4250

Honorable J. Anthony Clark
Director of Insurance
320 W. Washington St., 4th Fl.
Springfield, IL 62767-0001
217-782-4515

Honorable Sally McCarty
Commissioner of Insurance
311 W. Washington St.,
Ste. 300
Indianapolis, IN 46204-2787
317-232-2385

Honorable Sandy Praeger
Commissioner of Insurance
420 SW 9th St.
Topeka, KS 66612-1678
785-296-7801

Honorable Janie A. Miller
Commissioner of Insurance
PO Box 517
Frankfort, KY 40602-0517
502-564-6027

Honorable J. Robert Wooley
Acting Commissioner of Ins.
PO Box 94214
Baton Rouge, LA 70804-9214
225-342-5423

Honorable Julie Bowler
Commissioner of Insurance
One South Station, 4th Fl.
Boston, MA 02210
617-521-7301

Honorable Steven B. Larsen
Commissioner of Insurance
525 St. Paul Pl.
Baltimore, MD 21202-2272
410-468-2090

Honorable Alessandro Iuppa
Superintendent of Insurance
State Office Bldg., Sta. 34
Augusta, ME 04333-0034
207-624-8475

Wisconsin Insurance Report Business of 2002
Directory of Insurance Commissioners

Honorable Linda Watters
Commissioner of Insurance
Dept. of Commerce
611 W. Ottawa St., 2nd Fl. N.
Lansing, MI 48933-1020
517-335-3167

Honorable Glenn Wilson
Commissioner of Insurance
Dept. of Commerce
85 7th Pl. E, Ste. 500
St. Paul, MN 55101-2198
651-296-6025

Honorable Scott B. Lakin
Director of Insurance
301 W. High St., Ste. 530
Jefferson City, MO 65101
573-751-4126

Honorable George Dale
Commissioner of Insurance
PO Box 79
Jackson, MS 39205
601-359-3569

Honorable John Morrison
Commissioner of Insurance
840 Helena Ave.
Helena, MT 59601
406-444-2040

Honorable Jim Long
Commissioner of Insurance
PO Box 26387
Raleigh, NC 27611
919-733-3058

Honorable Jim Poolman
Commissioner of Insurance
600 E. Blvd.
Bismarck, ND 58505-0320
701-328-2440

Honorable Tim Wagner
Director of Insurance
Terminal Bldg.
941 O St., Ste. 400
Lincoln, NE 68508
402-471-2201

Honorable Paula Rogers
Commissioner of Insurance
56 Old Suncook Rd.
Concord, NH 03301
603-271-2261

Honorable Holly Bakke
Commissioner of Insurance
20 W. State St. CN325
Trenton, NJ 08625
609-292-5360

Honorable Eric P. Serna
Superintendent of Insurance
PO Drawer 1269
Santa Fe, NM 87504-1269
505-827-4601

Honorable Alice Molasky-Arman
Commissioner of Insurance
788 Fairview Dr., Ste. 300
Carson City, NV 89701-5753
775-687-4270

Honorable Gregory V. Serio
Superintendent of Insurance
25 Beaver St.
New York, NY 10004-2319
212-480-2292

Honorable Ann Womer Benjamin
Director of Insurance
2100 Stella Ct.
Columbus, OH 43215-1067
614-644-2658

Honorable Carroll Fisher
Commissioner of Insurance
2401 NW 23rd St., Ste. 28
Oklahoma City, OK 73107
405-521-2828

Honorable Joel S. Ario
Insurance Administrator
350 Winter St. NE, Rm. 440
Salem, OR 97310-3883
503-947-7980

Honorable Diane Koken
Commissioner of Insurance
1326 Strawberry Sq., 13th Fl.
Harrisburg, PA 17120
717-783-0442

Honorable Fermin M.
Contreras Gomez
Commissioner of Insurance
PO Box 8330
Fernandez Juncos Station
Santurce, PR 00910-8830
787-722-8686

Honorable Joseph Torti, III
Superintendent of Insurance
233 Richmond St., Ste. 233
Providence, RI 02903-4233
401-222-2223

Honorable Ernst Csiszar
Director of Insurance
PO Box 100105
Columbia, SC 29202-3105
803-737-6212

Honorable Gary L. Steuck
Director of Insurance
118 W. Capitol Ave.
Pierre, SD 57501-2000
605-773-4104

Honorable Paula Flowers
Commissioner of Insurance
Davy Crockett Tower, 5th Fl.
500 James Robertson Pky.
Nashville, TN 37243-0565
615-741-2241

Honorable Jose Montemayor
Commissioner of Insurance
PO Box 149104
Austin, TX 78714-9104
512-463-6464

Honorable Merwin Stewart
Commissioner of Insurance
State Office Bldg., Rm. 3110
Salt Lake City, UT
84114-1201
801-538-3800

Honorable Alfred W. Gross
Commissioner of Insurance
PO Box 1157
Richmond, VA 23218
804-371-9694

Honorable Vargrave A. Richards
Lieutenant Governor/Commissioner
Attn: Marileen Thomas
#18 Kongens Gade Charlotte Amalie
St. Croix, VI 00820
340-774-7166

Honorable John Crowley
Commissioner of Insurance
Dept. of Banking, Ins. & Securities
89 Main St., Drawer 20
Montpelier, VT 05620-3101
802-828-3301

Honorable Mike Kreidler
Commissioner of Insurance
PO Box 40255
Olympia, WA 98504-0255
360-725-7100

Honorable Jorge Gomez
Commissioner of Insurance
PO Box 7873
Madison WI 53707-7873
608-267-1233

Honorable Jane L. Cline
Commissioner of Insurance
PO Box 50540
Charleston, WV 25305-0540
304-558-3354

Honorable Ken Vines
Commissioner of Insurance
Herschler Bldg.
122 W. 25th St., 3rd E.
Cheyenne, WY 82002-0440
307-777-7401